C0175-4-F

American Banker
STATISTICAL SPECIAL

TOP NUMBERS 1988

A SELECTION OF AMERICAN BANKER'S STATISTICAL RANKINGS PUBLISHED DURING THE PAST YEAR

Our Custom Software Solutions are GUARANTEED to run in 120 days. GUARANTEED to be the right fit. At a GUARANTEED fixed price. The only thing that can't be [ ] is your next promotion.

But who knows? Bring us in, and you'll be providing DEC VAX applications people can use while they still remember what they wanted. For finite, predictable amounts of money.

DuPont custom Engineered Software℠ gives you medium-to-large scale applications with the screens you need. The right reports. Delivered in 120 days *or less.* At a pre-set, fixed price. No hidden costs. No overruns. Guaranteed by DuPont.

We start with our own carefully developed and proven methodology and apply it with I-CASE technology to solve your critical business problem. So you get the highest-quality application right away – when you need it most. (As well as clean documentation and reasonable maintenance costs.)

Why not call or send for our brochure? It gets into some case histories, details about our development process – and, of course, all the details about our guarantee.

1-800-638-4637

Just don't let anybody else see your brochure. We want you to get all the credit.

Yes, I'm interested in 120-day DuPont Engineered Software Solutions.
☐ Please send me more information.
☐ Please have a representative call me.

Please attach your business card and send to:

DuPont Information
Engineering Associates
330 Madison Avenue
New York, NY 10017-5014

INFORMATION ENGINEERING ASSOCIATES

DUPONT

REG. U.S. PAT. & TM. OFF

AB

DEC and VAX are registered trademarks of Digital Equipment Corporation.
Engineered Software is a service mark of DuPont.

Dear Reader

Rita Kay Meyer

Editor-in-chief William Zimmerman with (standing from left) chief statistician L. Michael Cacace and statisticians Kenneth J. Hicks and Theresia E. Trepel.

American Banker is many things to you. On the surface we're a daily newspaper that tries to offer a comprehensive view of all the major news and developments important to the banking/financial services industry. But to many of our readers, our most compelling feature is the statistical series we publish throughout the year that financial institutions use to measure their own performance and that of their peers.

The Top 300 Banks, the Top Mortgage Servicers, the Top Thrift Institutions, the Top This, the Top That. You name the listing, we publish it. They're among the more than 40 such statistical rankings we research and print each year.

So important are our statistics to some of you that we often get frantic calls from industry members asking for their ranking so they can be prepared when their chairman sees it published in our newspaper.

Over the years we have found that readers use our numbers as creatively as we work to develop new and timely tabulations. Some are used to match oneself against the competition, others to spot merger candidates, others to look for new business opportunities.

Our statistics, too, turn up in the strangest places — in speeches by industry leaders, in congressional testimony to back up both sides of legislative proposals. And increasingly, as the Japanese banks have come to dominate some of our rankings, we find ourselves getting calls from domestic and overseas news gathering services for help in assessing the structural change occurring in the banking industry, with our numbers cited in thousands of news articles and television programs each year here and abroad.

For a newspaper that gets so much mileage out of its rankings, we have a small but highly efficient and knowledgeable operation that gathers the raw data, analyzes it, and presents it. The department is led by L. Michael Cacace, who has been with American Banker 11 years, joining us from the Federal Reserve Bank of New York where he was an economist.

His team consists of: Harvey Glassman, our resident computer genius who can make the computers do any trick he wants, including forecasting baseball scores; Theresia Trepel, who no sooner had she completed her MBA decided to tackle another challenge — motherhood; and Ken Hicks. The youngest member of the team, Ken is always willing to take on the newest statistical problem, and in his spare time prepares our monthly Raising Capital statistics and attends college at night.

Mike Cacace's group continually surveys your institutions to gather statistics and works painstakingly to make sure the numbers you supply make sense and are accurate; more than once the group has saved a bank comptroller's job by calling the comptroller after spotting an error in the numbers supplied by his office.

So when you get a call from Mike or one of his people, please try to help them — they're on your side, the side of accuracy. The group's job is a hard one, in that the federal agencies keep changing the types of information that financial institutions must keep and disclose, and it is Mike's task to stay on top of new reporting requirements, which will offer us opportunities to come up with new tables that are relevant to the changes occurring in the industry. American Banker does not want to present the same tables year after year simply because of tradition; we want to research and present new data that has meaning for you today and helps you do your jobs.

In this Top Numbers special statistics report, you will find a selection of some of our most popular statistical series that were printed in the past year. But by no means do they represent the total information base we present; for that purpose we publish a compilation of all our data in our new 1988 hardcover Yearbook, which is referred to on page 63 in this statistics magazine. But we hope these selected statistics, which we plan to publish each year as a value-added service to our newspaper's subscribers, are helpful to you in tracking where institutions stand in this time of rapid change when nothing stands still.

If you can find the time after going through this magazine, would you please take a minute to fill out the coupon on page 90 to tell us what kind of job you think we are doing in our statistical rankings, what kind of new "top numbers" and subject listings you need to do your job, and how we may help you better by improving what we do? We need your feedback to serve you better. Thank you.

Sincerely,

William Zimmerman

William Zimmerman
Editor

Investment Bankers to Financial Institutions.

During the past twelve months, Kidder, Peabody has executed the following transactions with leading financial institutions:

ACM Government Securities Fund, Inc.
64,400,000 Shares Common Stock

Allstate Municipal Income Trust
30,000,000 Shares Common Stock

American Express Bank, Ltd.
$200,000,000 Floating Rate Subordinated Capital Notes

Associates Corporation of North America
$150,000,000 8⅞% Senior Notes
$200,000,000 8¼% Senior Notes
$200,000,000 Medium Term Senior Notes

Avco Financial Services, Inc.
$100,000,000 9⅛% Senior Notes

Avco Financial Services Canada Limited
C$75,000,000 10¼% Guaranteed Notes

BMW Credit Corporation
$106,359,216 Asset-Backed Certificates

California Federal Savings and Loan Association $358,000,000
Mortgage Pass-Through Certificates

Central Pennsylvania Financing Subsidiary, Inc. $19,512,000
Collateralized Mortgage Obligations

Chase Corporation Finance New Zealand N.V.
$75,000,000 5¼% Subordinated Convertible Bonds

The Chase Manhattan Corporation
$250,000,000 8¼% Notes

The CIT Group Holdings, Inc.
$200,000,000 10% Notes

Citicorp
$250,000,000 9⅛% Subordinated Notes
$250,000,000 7⅛% Notes
$300,000,000 8¼% Notes

Citizens Fidelity Bank
$3,000,000 Deposit Notes

Colonial Credit Card Trust
$150,000,000 Asset-Backed Certificates

Credit Life Insurance Company
Sale to Crabtree Capital Corporation

Dominion Bank
$50,000,000 9.20% Deposit Notes
$20,000,000 8.25% Deposit Notes

Fairmont Financial Corporation
Sale to Transamerica Corporation

First Federal Savings and Loan Association of East Hartford
615,070 Shares Common Stock

First National Bank of Atlanta
$1,250,000 8.81% Deposit Notes

First United Financial Services, Inc.
Sale to First Chicago Corporation

Franklin Savings Association
$250,000,000 8⅛% Collateralized Notes

The Fuji Bank Limited
$150,000,000 Floating Rate Certificates

General Electric Capital Canada, Inc.
C $200,000,000 9½% Notes

General Electric Capital Corporation
NZ $130,000,000 Floating Rate Notes
$146,943,109 8½% Asset-Backed Certificates
$100,000,000 8% Notes
$200,000,000 8⅞% Notes
$300,000,000 8¼% Notes
$500,000,000 8¼% Notes

Great Western Bank
$200,000,000 Mortgage Pass-Through Certificates

Guild Finance Corporation
$65,580,000 Mortgage-Collateralized Bonds

The Gunma Bank, Ltd.
$50,000,000 2¼% Convertible Bonds

Harleysville Group Inc.
Sale of McAlear Associates, Inc

Hometown Bancorporation, Inc.
1,250,000 Shares Common Stock

Household Finance Corporation
$100,000,000 8⅞% Senior Subordinated Notes

I.C.H. Corporation
Sale of Security Trust Life Insurance Company

The Kyowa Bank, Ltd.
$100,000,000 1¼% Convertible Bonds

The Lomas & Nettleton Company
$39,681,000 Conventional Relocation Mortgage Notes

Manufacturers Hanover Corporation
A$100,000,000 14.55% Notes

MDC Asset Investors Funding Corp.
$16,100,000 Collateralized Mortgage Obligations

MFS Intermediate Income Trust
200,000,000 Shares Common Stock

Marine Midland Banks, Inc.
$100,000,000 Floating Rate Subordinated Capital Notes

Marine Midland Bank, N.A.
$89,000,000 Mortgage Pass-Through Certificates
$46,656,000 Collateralized Mortgage Obligations

Meridian Bancorp, Inc.
Acquisition of Delaware Trust Company

Merrill Lynch and Co., Inc.
3000 Shares Remarketed Preferred Stock

Orient Leasing Co., Ltd. and Orient Leasing USA Corp. Acquisition of Equity Interest and Purchase of Subordinated Convertible Note from Rubloff Inc.

Oxford Acceptance Corp III
$200,000,000 Collateralized Mortgage Obligations

Pittsburgh National Bank
$4,400,000 Deposit Notes

Provident Life & Accident Insurance Company
Acquisition of Transamerica Occidental Group Health Business

Provident Life Capital Corporation
$100,000,000 10% Notes
$100,000,000 9⅜% Notes

Republic National Bank of New York
$100,000,000 8¼% Notes

Residential Mortgage Securities Trust
$249,900,000 Collateralized Mortgage Obligations

Rockingham Bancorp
Conversion from Mutual to Stock Form

Ryland Acceptance Corporation Four
$30,000,000 Collateralized Mortgage Bonds

Shearson Lehman Mortgage Corporation
$89,101,000 30-Year Fixed Rate Whole Loans

Southold Savings Bank
Conversion from Mutual to Stock Form Pending Merger with North Fork Bancorporation, Inc

Travelers Mortgage Securities Corporation
$75,874,000 Mortgage Pass-Through Certificates

Travelers Mortgage Services, Inc.
$19,178,658 Stripped Interest Certificates

Western Federal Savings & Loan Association
$148,462,000 Participation Certificates

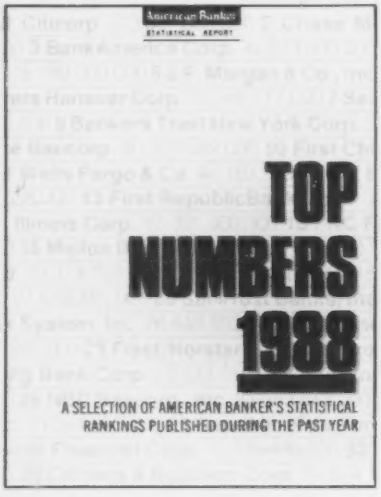
USL Savings Institutions Insurance Group, Ltd.
3,000,000 Shares of Common Stock

Unysis Finance Corporation
A$75,000,000 13½% Notes

Weiss, Peck & Greer Sale of 24.9% Interest to Lloyds Securities Corporation

KIDDER, PEABODY

TABLE OF CONTENTS



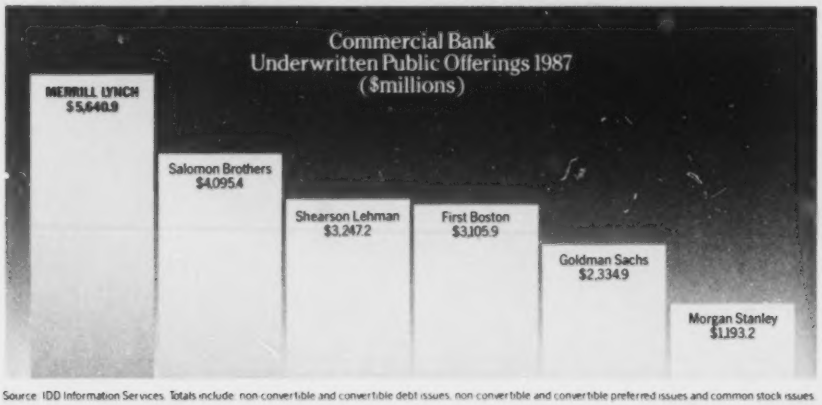
PAGE	TABLE
5	Top 100 U.S. Bank Holding Companies
10	Summary Statistics: Bank Holding Companies
13	The Merger Scene: 1987 Big Deals
18	1986 Performance of Top U.S. Banking Companies
25	Automated Teller Machines at Top Banking Firms
27	Top 100 U.S. Commercial Banks in Deposits
30	Acquisitions, Name and Location Changes
33	Banks Among Top 300 that Merged into Other Banks
34	Name Changes Among Top 500 Banks Since 1980
38	Top Deposit-Takers Among Commercial Banks
42	Top 300 Banks in Business Loans
45	Top 100 Banks in Total Correspondent Balances
46	Top Banks in Domestic Correspondent Balances
49	Top 100 Firms in Discretionary Assets
52	Top 100 Institutions in Trust Income
54	Top Banks in Servicing of Permanent Mortgages
56	Top 100 Banks in Mortgage Security Holdings
58	Top 100 Banks in Credit Card Operations
60	Top 100 Banks in Agricultural Loans
62	Top 100 Agricultural Banks
64	Top 10 Agricultural Banks in Leading Farm States
66	Top 100 U.S. Community Banks in ROA
68	The Top 100 Banks in the World: Assets
69	The Top 100 Banks in the World: Deposits
70	The Top Banking Companies in the World
74	Top 200 Thrifts in the United States: Assets
76	Top 100 U.S. Thrift Institutions: Deposits
77	Top Deposit-Takers Among Thrifts
80	Top 100 Thrifts in Mortgage Servicing
81	Top 100 Thrifts in Mortgage Security Holdings
82	Top 200 Thrifts in Second Mortgage Loans
86	Top 100 Thrifts in Total Commercial Loans
88	Top 100 Thrifts in Consumer Loans
89	Top 100 Mortgage Companies

Editor-in-chief: William Zimmerman
Chief statistician: L. Michael Cacace
Special projects coordinator: Patricia Stundza
Assistant chief statistician: Harvey Glassman
Statistician: Theresia Trepel
Statistical reporter: Kenneth J. Hicks
Cover design: Ira Lukens
Production: Joseph Champey, Robert Lehman, Daniel H. Cowles

Commercial Bank Financing 1987

The year Merrill Lynch became the leader.

Last year, Merrill Lynch ranked No.1 for all commercial bank underwritten offerings on a full credit to lead manager basis. We outdistanced our nearest competitor by more than $1.5 billion–managing almost 25% of all financing for commercial banks.



Source: IDD Information Services. Totals include: non-convertible and convertible debt issues, non-convertible and convertible preferred issues and common stock issues.

We led the industry in debt, preferred stock and common stock issues. Offering our clients the highest caliber of service, responsiveness and innovative thinking, our team of investment bankers delivers expert execution in even the most uncertain markets. In 1988, we look forward to serving commercial banks with the same commitment to excellence that made us No.1 in 1987.

©1988 Merrill Lynch Capital Markets

Merrill Lynch

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1987, Compared with December 31, 1986

Compiled by American Banker Copyright 1988

Rank 12/31/87	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/87	Total Assets 12/31/86	Rank 12/31/86	Gain	Total Deposits 12/31/87	Total Deposits 12/31/86	Controlled Banks	Controlled Branches
1	**Citicorp, New York (a)** CitiBank NA, New York	203,607,000,000	196,124,000,000	1		119,561,000,000	114,689,000,000	7	350
2	**Chase Manhattan Corp., New York** Chase Manhattan Bank NA, New York	99,133,396,000	94,765,815,000	3	+1	68,578,043,000	66,002,844,000	7	339
3	**BankAmerica Corp., San Francisco** Bank of America NT&SA, San Francisco	92,833,000,000	104,189,297,000	2		76,290,000,000	82,255,359,000	2	1,040
4	**Chemical New York Corp.** Chemical Bank, New York	78,189,000,000	60,564,123,000	7	+3	55,509,000,000	39,054,910,000	4	280
5	**J.P. Morgan & Co., Inc., New York** Morgan Guaranty Trust Co., New York	75,414,000,000	76,039,700,000	4		46,557,000,000	42,960,000,000	2	3
6	**Manufacturers Hanover Corp., New York** Manufacturers Hanover Trust Co., New York	73,348,117,000	74,397,389,000	5		45,176,352,000	45,544,277,000	2	213
7	**Security Pacific Corp., Los Angeles** Security Pacific National Bank, Los Angeles	72,838,000,000	62,806,000,000	6		45,551,000,000	38,408,000,000	9	950
8	**Bankers Trust New York Corp.** Bankers Trust Co., New York	56,520,593,000	56,419,945,000	8		30,220,443,000	29,535,520,000	2	6
9	**First Interstate Bancorp., Los Angeles (b)** First Interstate Bank of California, Los Angeles	50,926,582,000	55,421,736,000	9		37,589,680,000	39,457,006,000	24	977
10	**First Chicago Corp.** First National Bank, Chicago	44,209,288,000	39,147,986,000	11	+1	31,537,743,000	27,024,943,000	16	0
11	**Wells Fargo & Co., San Francisco (c)** Wells Fargo Bank NA, San Francisco	44,183,300,000	44,577,100,000	10		32,319,800,000	32,992,800,000	1	439
12	**Bank of Boston Corp.** First National Bank, Boston	34,116,638,000	34,045,409,000	13	+1	22,471,649,000	21,724,988,000	4	268
13	**First RepublicBank Corp., Dallas** RepublicBank Dallas NA	33,210,686,000	20,944,300,000	26	+13	25,490,589,000	15,997,462,000	75	115
14	**Continental Illinois Corp., Chicago** Continental Illinois Nat'l Bank & Trust Co., Chicago	32,391,000,000	32,806,986,000	14		19,624,000,000	18,032,406,000	8	11
15	**PNC Financial Corp, Pittsburgh (d)** Pittsburgh National Bank	31,432,569,000	22,198,930,000	22	+7	20,347,701,000	14,315,971,000	16	338
16	**Mellon Bank Corp., Pittsburgh** Mellon Bank NA, Pittsburgh	30,525,000,000	34,499,370,000	12		21,548,000,000	21,647,152,000	7	349
17	**Bank of New England Corp., Boston** Bank of New England NA, Boston	29,474,763,000	22,472,935,000	21	+4	22,767,437,000	17,676,987,000	12	482
18	**NCNB Corp., Charlotte, N.C.** NCNB National Bank of North Carolina, Charlotte	28,915,438,000	27,472,434,000	16		19,550,026,000	18,519,315,000	6	607
19	**First Union Corp., Charlotte, N.C.** First Union National Bank, Charlotte	27,629,481,000	26,820,240,000	17		17,425,316,000	17,003,549,000	5	721
20	**SunTrust Banks, Inc., Atlanta** Trust Company Bank, Atlanta	27,187,889,000	26,165,455,000	18		22,493,297,000	21,284,007,000	52	578
21	**First Bank System, Inc., Minneapolis** First Bank NA, Minneapolis	26,849,592,000	28,011,496,000	15		15,798,755,000	16,260,609,000	34	89
22	**Marine Midland Banks, Inc., Buffalo, N.Y.** Marine Midland Bank NA, Buffalo	25,453,332,000	24,789,596,000	19		17,303,234,000	17,418,418,000	2	324
23	**Fleet/Norstar Financial Group, Inc., Providence, R.I. (e)** Fleet National Bank, Providence, R.I.	24,530,611,000				17,531,452,000		8	541
24	**Irving Bank Corp., New York** Irving Trust Co., New York	23,533,516,000	24,232,521,000	20		15,151,552,000	15,327,955,000	14	143
25†	**Barnett Banks, Inc., Jacksonville, Fla.** Barnett Bank of South Florida NA, Miami	23,451,199,000	20,228,949,000	28	+3	20,167,180,000	17,736,767,000	33	502
26†	**NBD Bancorp., Inc., Detroit** National Bank of Detroit	23,353,573,000	21,176,031,000	25		19,166,042,000	15,011,323,000	31	351
27	**Bank of New York Co., Inc.** Bank of New York	23,064,895,000	20,708,850,000	27		17,126,384,000	15,112,849,000	2	189
28	**Republic New York Corp.** Republic National Bank, New York	22,367,555,000	17,464,897,000	33	+5	14,838,546,000	10,797,367,000	2	43
29	**Sovran Financial Corp., Norfolk, Va.** Sovran Bank NA, Richmond	21,233,490,000	14,952,156,000	35	+6	16,666,830,000	11,610,599,000	16	464
30	**Norwest Corp., Minneapolis** Norwest Bank Minneapolis NA	20,747,000,000	21,539,400,000	24		13,643,800,000	14,099,800,000	70	205
31	**Citizens & Southern Corp., Atlanta** Citizens & Southern National Bank, Atlanta	20,444,131,000	18,757,000,000	30		14,974,091,000	14,026,000,000	3	472
32	**MCorp, Dallas** MBank Dallas NA	20,228,360,000	21,886,812,000	23		16,631,617,000	17,492,106,000	35	27
33	**First Wachovia Corp., Winston-Salem, N.C.** Wachovia Bank & Trust Co. NA, Winston-Salem	19,342,241,000	18,689,550,000	31		14,341,922,000	13,780,612,000	4	339
34	**Banc One Corp., Columbus, Ohio** Bank One Indianapolis NA, Ind.	18,729,995,000	12,662,000,000	40	+6	14,478,257,000	10,195,000,000	39	483
35	**Midlantic Corp., Edison, N.J.** Midlantic National Bank, Newark	17,791,809,000	11,873,756,000	42	+7	13,638,238,000	9,033,834,000	9	401
36	**MNC Financial, Inc., Baltimore** Maryland National Bank, Baltimore	16,658,377,000	9,513,341,000	54	+18	11,240,859,000	6,350,913,000	3	187
37	**First Fidelity Bancorporation, Newark, N.J. (f)** First Fidelity Bank NA, Newark	16,241,317,000	15,170,304,000	34		12,089,495,000	12,054,723,000	5	306
38	**Hartford National Corp., Conn. (g)** Connecticut National Bank, Hartford	15,690,714,000	13,879,294,000	38		11,579,612,000	10,778,917,000	12	244
39	**CoreStates Financial Corp., Philadelphia** Philadelphia National Bank	15,036,107,000	14,595,402,000	36		10,300,984,000	10,636,974,000	4	210
40	**National City Corp., Cleveland** National City Bank, Cleveland	14,912,397,000	14,107,259,000	37		11,426,524,000	10,427,356,000	9	330
41	**U.S. Bancorp., Portland, Ore.** United States National Bank of Oregon, Portland	13,352,686,000	9,491,354,000	55	+14	9,521,545,000	5,762,464,000	8	361
42	**Southeast Banking Corp., Miami** Southeast Bank NA, Miami	12,842,237,000	12,468,984,000	41		9,518,065,000	9,555,874,000	6	194
43	**Fidelcor, Inc., Philadelphia (h)** Fidelity Bank NA, Malvern	12,649,811,000	11,391,725,000	44	+1	8,869,179,000	9,026,105,000	3	186
44	**First City Bancorporation of Texas, Inc., Houston (i)** First City National Bank, Houston	11,781,000,000	13,681,179,000	39		9,387,000,000	11,045,079,000	60	3
45	**KeyCorp, Albany, N.Y.** Key Bank NA, Albany	11,596,368,000	9,072,750,000	60	+15	9,379,097,000	7,390,982,000	14	439
46	**Valley National Corp., Phoenix, Ariz.** Valley National Bank, Phoenix	11,299,994,000	10,715,497,000	47	+1	9,736,368,000	9,186,694,000	5	299
47	**Shawmut Corp., Boston (j)** Shawmut Bank NA, Boston	10,802,585,000	10,697,446,000	48	+1	7,575,592,000	7,751,252,000	9	195
48	**Signet Banking Corp., Richmond** Signet Bank/Virginia, Richmond	10,724,413,000	9,471,496,000	56	+8	7,624,872,000	6,664,928,000	3	239
49	**Harris Bankcorp, Inc., Chicago** Harris Trust & Savings Bank, Chicago	10,556,462,000	10,277,701,000	49		7,754,405,000	7,600,616,000	10	0
50	**AmeriTrust Corp., Cleveland** AmeriTrust Co. NA, Cleveland	10,333,747,000	11,068,113,000	46		7,755,432,000	7,972,168,000	15	217

Sources of Data: American Banker questionnaire, and banks' yearend earnings releases. **Assets** and **Deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1986 are as reported in 1987 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. **(a)**—Agreed to acquire United Bank, Phoenix, from Union Bancorp., Los Angeles, on 1/26/88. **(b)**—Acquired Allied Bancshares, Inc., Houston on 1/29/88. **(c)**—Agreed to acquire Barclays Bank of California, San Francisco, from Barclays Plc, London, on 1/15/88. **(d)**—Acquired Central Bancorp, Inc., Cincinnati, on 2/29/88. **(e)**—On 1/1/88, Fleet Financial Group, Providence, and Norstar Bancorp, Albany, N.Y., merged to form Fleet/Norstar. **(f)**—On 2/29/88 acquired Fidelcor, Philadelphia. **(g)**—On 2/29/88, acquired Shawmut Corp, Boston. **(h)**—Acquired by First Fidelity Bancorp., Newark, on 2/29/88. **(i)**—Company is in the process of recapitalizing, and yearend 1987 data were not available. Data for Sept. 30, 1987 were used. **(j)**—Acquired by Hartford National Corp., Conn., on 2/29/88. **(†)**—Revised since publication on 2/1/88.

We see each client's cash letter needs as being of a slightly different stripe.

Your cash letter needs aren't exactly like anyone else's. And to speed your cash availability they need different handling.

Our Global Operating and Information Services team—operating, marketing, and technology specialists—works closely with you, to give you precisely the kind of service you need.

With us, you won't get snagged on impossible schedules. We offer over fifteen different availability deadlines.

You're not likely to get hooked into sorting checks according to our rules either. Our group sort and mixed programs can take care of virtually any type of sorting.

Our follow-through is also superb. We catch errors before they happen. Return items are scooped up and attended to quickly. And you don't have to cast about for information. We have it right on the line.

Quite simply, our whole approach to cash letters is different. Because we don't have a retail branch system, we don't have millions of our own checks to worry about.

Our sole concern is you. And making funds available to you. Fast.

We make sure it all goes swimmingly. And that's no fish story.

Bankers Trust Company
Cash management, worldwide.

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1987, Compared with December 31, 1986

Compiled by American Banker Copyright 1988

Rank 12/31/87	Bank Holding Company / Largest Controlled Bank in Deposits	Total Assets 12/31/87	12/31/86	Rank 12/31/86	Gain	Total Deposits 12/31/87	12/31/86	Controlled Banks	Branches
51	**Comerica, Inc., Detroit** Comerica Bank-Detroit	10,115,965,000	9,982,511,000	50		8,402,663,000	8,310,549,000	17	191
52	**Boatmen's Bancshares, Inc., St. Louis, Mo.** Boatmen's National Bank, St. Louis	9,884,871,000	9,919,003,000	51		7,389,605,000	7,472,492,000	36	153
53	**Crestar Financial Corp., Richmond** Crestar Bank, Richmond	9,739,662,000	9,412,574,000	57	+4	7,356,325,000	6,896,462,000	3	245
54	**First American Bankshares, Washington, D.C.** First American Bank of Virginia, McLean	9,617,982,000	7,209,709,000	68	+14	7,662,867,000	5,917,510,000	9	280
55	**Northern Trust Corp., Chicago** Northern Trust Co., Chicago	9,325,686,000	9,090,107,000	59	+4	6,846,203,000	6,207,109,000	12	0
56	**Union Bancorp, Los Angeles (a)** Union Bank, Los Angeles	9,083,490,000	9,901,273,000	52		7,221,322,000	7,744,176,000	1	32
57	**Manufacturers National Corp., Detroit** Manufacturers National Bank of Detroit	9,077,263,000	8,110,207,000	62	+5	7,234,848,000	6,159,383,000	12	136
58	**Society Corp., Cleveland** Society National Bank, Cleveland	9,077,256,000	9,060,948,000	61	+3	7,280,326,000	7,327,461,000	4	222
59	**Huntington Bancshares, Inc., Columbus, Ohio** Huntington National Bank, Columbus	8,835,915,000	7,717,915,000	65	+6	6,601,825,000	5,952,839,000	9	210
60	**United Jersey Banks, Princeton, N.J. (b)** United Jersey Bank, Hackensack	8,754,535,000	8,023,961,000	63	+3	6,750,895,000	6,672,853,000	10	N.A.
61	**First of America Bank Corp., Kalamazoo, Mich.** First of America Bank-Michigan NA, Kalamazoo	8,679,927,000	7,869,918,000	64	+3	7,554,483,000	6,927,313,000	46	352
62	**BayBanks, Inc., Boston** BayBank Boston NA	8,506,308,000	7,627,668,000	67	+5	7,176,308,000	6,348,201,000	9	234
63	**Michigan National Corp., Farmington Hills** Michigan National Bank, Farmington Hills	8,481,131,000	7,672,215,000	66	+3	6,861,301,000	6,759,164,000	4	212
64	**Meridian Bancorp., Inc., Reading, Pa. (c)** Meridian Bank, Reading	8,388,649,000	6,801,115,000	72	+8	6,609,890,000	5,453,125,000	3	180
65	**Allied Bancshares, Inc., Houston (d)** Allied Bank of Texas, Houston	7,996,256,000	9,863,646,000	53		6,686,181,000	8,103,275,000	50	5
66	**Dominion Bankshares Corp., Roanoke, Va.** Dominion Bank NA, Roanoke	7,601,803,000	5,920,662,000	80	+14	5,819,069,000	4,460,769,000	11	239
67	**Florida National Banks of Florida, Inc., Jacksonville** Florida National Bank, Jacksonville	7,555,878,000	6,876,822,000	71	+4	5,949,465,000	5,816,445,000	2	184
68	**AmSouth Bancorporation, Birmingham, Ala.** AmSouth Bank NA, Birmingham	7,527,135,000	5,942,706,000	79	+11	5,718,380,000	4,449,827,000	5	168
69	**First Wisconsin Corp., Milwaukee** First Wisconsin National Bank, Milwaukee	7,381,948,000	7,090,197,000	70	+1	5,951,651,000	5,666,903,000	33	105
70	**State Street Boston Corp.** State Street Bank & Trust Co., Boston	6,955,225,000	7,189,818,000	69		4,537,942,000	5,269,596,000	1	6
71	**Riggs National Corp., Washington, D.C.** Riggs National Bank, Washington, D.C.	6,787,943,000	6,253,385,000	75	+4	5,226,045,000	4,988,877,000	3	38
72	**Mercantile Bancorporation, Inc., St. Louis, Mo.** Mercantile Bank NA, St. Louis	6,765,949,000	6,586,179,000	74	+2	5,433,572,000	5,057,652,000	32	106
73	**First American Corp., Nashville, Tenn.** First American National Bank, Nashville	6,494,145,000	5,950,777,000	78	+5	5,075,061,000	4,676,966,000	13	130
74	**Old Kent Financial Corp., Grands Rapids, Mich.** Old Kent Bank & Trust Co., Grand Rapids	6,455,079,000	5,582,276,000	83	+9	5,413,077,000	4,863,209,000	28	201
75	**European American Bancorp, New York** European American Bank, New York	6,406,131,000	6,744,465,000	73		4,467,405,000	4,539,610,000	1	87
76	**SouthTrust Corp., Birmingham, Ala.** SouthTrust Bank of Alabama NA, Birmingham	5,923,962,000	5,101,073,000	90	+14	4,702,371,000	3,973,842,000	34	179
77	**Bancorp Hawaii, Inc., Honolulu** Bank of Hawaii, Honolulu	5,826,278,000	5,060,018,000	92	+15	4,917,555,000	4,342,847,000	2	66
78	**First Pennsylvania Corp., Philadelphia** First Pennsylvania Bank NA, Philadelphia	5,803,546,000	5,887,589,000	81	+3	4,136,068,000	3,998,842,000	3	77
79	**First Tennessee National Corp., Memphis** First Tennessee Bank NA, Memphis	5,761,797,000	5,555,707,000	84	+5	4,477,268,000	4,250,695,000	2	149
80	**First Maryland Bancorp., Baltimore** First National Bank of Maryland, Baltimore	5,644,190,000	5,487,202,000	85	+5	4,095,343,000	3,906,087,000	2	147
81	**Marshall & Ilsley Corp., Milwaukee, Wis.** M&I Marshall & Ilsley Bank, Milwaukee	5,555,834,000	6,000,935,000	76		4,318,795,000	4,331,830,000	30	63
82	**United Banks of Colorado, Inc., Denver** United Bank of Denver NA	5,503,397,000	4,836,872,000	94	+12	4,370,177,000	3,705,554,000	41	0
83	**Indiana National Corp., Indianapolis** Indiana National Bank, Indianapolis	5,458,762,000	5,106,296,000	89	+6	3,959,719,000	3,815,917,000	6	93
84	**Trustcorp, Inc., Toledo, Ohio** Toledo Trust Co., Ohio	5,410,590,000	4,226,973,000	106	+22	4,389,410,000	3,940,083,000	16	189
85	**Commerce Bancshares, Inc., Kansas City, Mo.** Commerce Bank of St. Louis NA, Clayton, Mo.	5,269,272,000	5,293,463,000	87	+2	4,469,286,000	4,441,591,000	21	104
86	**Centerre Bancorp., St. Louis, Mo.** Centerre Bank NA, St. Louis	5,242,058,000	5,664,526,000	82		4,010,068,000	3,983,641,000	14	69
87	**First Empire State Corp., Buffalo, N.Y.** Manufacturers & Traders Trust Co., Buffalo	5,176,905,000	2,918,843,000	132	+45	4,377,358,000	2,522,693,000	3	75
88	**Texas American Bankshares, Inc., Fort Worth** Texas American Bank/Fort Worth NA	5,170,498,000	5,985,740,000	77		4,511,027,000	5,152,193,000	25	10
89	**First Kentucky National Corp., Louisville** First National Bank of Louisville	5,132,356,000	5,128,486,000	88		3,750,078,000	3,657,002,000	8	95
90	**First Security Corp., Salt Lake City, Utah** First Security Bank of Utah NA, Salt Lake City	5,073,655,000	5,079,578,000	91	+1	3,862,792,000	3,923,672,000	3	163
91	**Central Bancorporation, Inc., Cincinnati (e)** Central Trust Co. NA, Cincinnati	5,070,985,000	4,509,645,000	99	+8	3,647,439,000	3,541,584,000	7	125
92	**Equitable Bancorporation, Baltimore** Equitable Bank NA, Baltimore	5,060,826,000	4,253,994,000	105	+13	3,309,858,000	3,155,600,000	3	120
93	**First Florida Banks, Inc., Tampa** First Florida Bank NA, Tampa	4,927,281,000	4,845,177,000	93		4,089,471,000	4,043,714,000	2	141
94	**South Carolina National Corp., Columbia** South Carolina National Bank, Columbia	4,918,485,000	4,740,286,000	96	+2	3,451,107,000	3,327,023,000	1	161
95	**National Westminster Bancorp NJ, Jersey City (f)** First Jersey National Bank, Jersey City	4,894,637,000	4,365,604,000	102	+7	4,015,121,000	3,710,261,000	5	117
96	**Hibernia Corp., New Orleans, La.** Hibernia National Bank, New Orleans	4,846,631,000	4,298,470,000	104	+8	4,128,567,000	3,573,277,000	1	72
97	**First National Cincinnati Corp.** First National Bank, Cincinnati	4,533,466,000	4,367,674,000	101	+4	3,664,512,000	3,409,807,000	14	125
98	**First Virginia Banks, Inc., Falls Church** First Virginia Bank, Falls Church	4,432,843,000	3,881,248,000	110	+12	3,913,836,000	3,442,363,000	21	286
99	**First Alabama Bancshares, Inc., Montgomery** First Alabama Bank, Montgomery	4,390,861,000	4,396,627,000	100	+1	3,728,600,000	3,721,365,000	4	140
100	**Premier Bancorp, Inc., Baton Rouge, La.** Louisiana National Bank, Baton Rouge	4,348,963,000	4,740,502,000	95		3,674,149,000	4,046,520,000	7	100

Sources of Data: American Banker questionnaire, and banks' yearend earnings releases. **Assets** and **Deposits** include all consolidated subsidiaries, both domestic and foreign. Data for 1986 are as reported in 1987 and have not been restated for acquisitions, mergers, or changes in accounting principals. **Banks Controlled:** includes only domestic commercial banks controlled according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic commercial bank branches only. **(a)—** Yearend data were not available; therefore Dec. 31, 1987 data for Union Bank were used. These data do not include Union Bancorp.'s subsidiary, United Bank, Phoenix. On 1/28/88, Citicorp agreed to acquire United Bank. On 2/16/88, Bank of Tokyo, Ltd. agreed to acquire Union Bancorp. The acquirer will be California First Bank, San Francisco, a Bank of Tokyo subsidiary. The seller of Union is Standard Chartered Plc, London. **(b)—** Acquired First Valley Corp., Bethlehem, Pa., on 1/29/88. **(c)—** Acquired Delaware Trust Co., Wilmington, on 2/10/88. **(d)—** Acquired by First Interstate Bancorp., Los Angeles, on 1/29/88. **(e)—** Acquired by PNC Financial Corp., Pittsburgh, on 2/29/88. **(f)—** Formerly First Jersey National Corp. Changed title after being acquired by National Westminster Plc, London, on 2/1/88.

WE'RE BETTING $65 MILLION THAT OUR BANK SOFTWARE IS BETTER THAN OUR COMPETITION'S.

There continues to be a lot of empty talk about big budgets for software development. Not from Systematics. For 19 consecutive years, Systematics has committed a large share of its revenues to bank software research and development.

No other company has committed or will commit as many dollars year after year to the development of banking software as Systematics. In the next 5 years, we will spend more than $65 million to create new systems and, as always, regularly enhance our existing programs.

More than 225 analysts—bank analysts—research and write software daily. Because we use our own software in 50 data centers across the country, it has to be good and it has to be up-to-date. More than 700 banks and savings institutions depend on that software to get the work out every day.

We are America's largest and most consistent investor in banking software. The fact that our software is the best available today and for the future is not by chance. It's a sure thing.

Systematics
THE ONE SOURCE.

To get a closer look at banking's most proven software, call (501) 223-5250 or write Systematics Marketing, 4001 Rodney Parham Road, Little Rock, AR 72212.

Summary Statistics: Bank Holding Companies

Compiled by American Banker Copyright 1988

Top 100 Bank Holding Companies

Dollar amounts in billions

	Dec. 31, 1987	Dec. 31, 1986	% Chg.
Total Assets[1]	$2,027	$1,931	+ 5.0%
Total Deposits[1]	$1,528	$1,333	+14.6
Number of Employees[1]	1,053,270	1,011,722	+ 4.1
Domestic Banks Controlled[1]	1,352	1,428	- 5.3
Domestic Bank Branches[1]	22,685	20,739	+ 9.4
Primary Capital[2]	$163.0	$139.4	+16.9
Ratio of Primary Capital to Total Assets[2]	8.10%	7.22%	
Total Capital[2]	$203.2	$178.2	+14.0
Ratio of Total Capital to Total Assets[2]	10.09%	9.23%	
Net Income-Top 100 Earners[3]	$6,938	$13,015	-46.7

All data for 1986 are for the top 100 firms for that year. (1)— Data are for the top 100 bank holding companies in assets. (2)— Data are for the top 100 bank holding companies in primary capital. (3)— Data are for the top 100 bank holding companies and banks that are not controlled by a U.S. holding company.

10 Largest Gains in Net Income

Among the nation's top banking firms

	Net Income 1987	Net Income 1986	% Gain	1987 Rank
1. Moore Financial Group, Inc., Boise, Idaho	16,906,000	(3,269,000)	617%	124
2. First Commerce Corp., New Orleans	19,210,000	3,552,000	441	115
3. First Security Corp., Salt Lake City	27,032,000	5,093,000	431	90
4. First National Cincinnati Corp.	45,803,000	10,885,000	321	55
5. Cullen/Frost Bankers, Inc., San Antonio	1,983,000	(6,565,000)	130	163
6. Baltimore Bancorp	22,437,000	10,452,000	115	104
7. BancOklahoma Corp., Tulsa	(35,513,000)	(139,354,000)	75	198
8. Worthen Banking Corp., Little Rock, Ark.	(7,169,000)	(23,811,794)	70	205
9. MNC Financial, Inc., Baltimore	148,827,000	91,756,000	62	14
10. Trustcorp, Inc., Toledo, Ohio	51,017,000	32,448,000	57	45

Largest 1987 Losses in Banking

Among the nation's top banks and bank holding companies

	1987 Loss	1986 Net Income
1. Manufacturers Hanover Corp., New York	(1,140,239,000)	410,674,000
2. Citicorp, New York	(1,138,000,000)	1,058,000,000
3. BankAmerica Corp., San Francisco	(955,000,000)	(517,615,000)
4. Chase Manhattan Corp., New York	(894,793,000)	585,363,000
5. Chemical New York Corp.	(853,700,000)	402,431,000
6. Mellon Bank Corp., Pittsburgh	(844,000,000)	183,253,000
7. First RepublicBank Corp., Dallas	(656,833,000)	53,969,000
8. Continental Illinois Corp., Chicago	(609,500,000)	98,663,000
9. First Chicago Corp.	(570,660,000)	276,202,000
10. First Interstate Bancorp., Los Angeles	(556,223,000)	337,934,000
11. Marine Midland Banks, Inc., Buffalo	(408,765,000)	144,944,000
12. Allied Bancshares, Inc., Houston	(317,963,000)	(17,593,000)
13. First City Bancorp. of Texas, Inc. Houston	(269,316,000)‡	(401,962,000)
14. MCorp, Dallas	(258,293,000)	(82,098,000)
15. National Westminster Bank USA, New York	(212,008,000)	67,673,000
16. Irving Bank Corp., New York	(193,279,000)	128,107,000
17. European American Bancorp, New York	(110,481,000)	10,483,000
18. Greenwood Trust Co., New Castle, Del.	(104,000,000)	(97,256,000)
19. Texas American Bankshares, Inc., Fort Worth	(78,000,000)	(115,159,000)
20. First Pennsylvania Corp., Philadelphia	(73,053,000)	21,526,000
21. Northern Trust Corp., Chicago	(65,059,000)	52,290,000
22. National Bancshares Corp. of Texas, San Antonio	(64,019,000)	(32,079,000)
23. Valley National Corp. Phoenix, Ariz.	(44,359,000)	65,233,000
24. Banks of Mid-America, Inc., Oklahoma City	(39,556,000)	(49,482,000)
25. BancOklahoma Corp., Tulsa	(35,513,000)	(139,354,000)
26. Central Bancorporation, Inc., Denver	(30,093,000)	950,000
27. Norwest Corp., Minneapolis	(29,800,000)	121,700,000
28. Mercantile Bancorporation, Inc., St. Louis	(24,490,000)	55,264,000
29. Premier Bancorp, Inc., Baton Rouge, La.	(18,378,000)	(6,318,000)
30. Zions Utah Bancorporation, Salt Lake City	(14,363,000)	20,645,000

(‡)— Losses are for the first nine months of 1987. ( )— Indicates a loss.

Superregional Banking Firms

Listed by assets within region (billions of dollars)

Rank		Assets
	New England	
12	Bank of Boston Corp.	34.1
17	Bank of New England Corp., Boston	29.5
23	Fleet/Norstar Financial Group, Inc., Providence	24.5
38	Hartford National Corp.	15.7
47	Shawmut Corp., Boston (a)	10.8
62	BayBanks, Inc., Boston	8.5
	Mid-Atlantic	
15	PNC Financial Corp, Pittsburgh	31.4
16	Mellon Bank Corp., Pittsburgh	30.5
22	Marine Midland Banks, Inc., Buffalo	25.5
35	Midlantic Corp., Edison	17.8
37	First Fidelity Bancorporation, Newark	16.2
39	CoreStates Financial Corp., Philadelphia	15.0
45	KeyCorp, Albany	11.6
54	First American Bankshares, Washington, D.C.	9.5
60	United Jersey Banks, Princeton	8.8
64	Meridian Bancorp., Inc., Reading	8.4
71	Riggs National Corp., Washington, D.C.	6.8
	Southeast	
18	NCNB Corp., Charlotte	28.9
19	First Union Corp., Charlotte	27.6
20	SunTrust Banks, Inc., Atlanta	27.2
25	Barnett Banks, Inc., Jacksonville	23.5
29	Sovran Financial Corp., Norfolk	21.2
31	Citizens & Southern Corp., Atlanta	20.4
33	First Wachovia Corp., Winston-Salem	19.3
36	MNC Financial, Inc., Baltimore	16.7
48	Signet Banking Corp., Richmond	10.7
53	Crestar Financial Corp., Richmond	9.7
66	Dominion Bankshares Corp., Roanoke	7.6
68	AmSouth Bancorporation, Birmingham	7.5
73	First American Corp., Nashville	6.5
98	First Virginia Banks, Inc., Falls Church	4.4
	Midwest	
21	First Bank System, Inc., Minneapolis	26.8
26	NBD Bancorp., Inc., Detroit	23.4
30	Norwest Corp., Minneapolis	20.7
34	Banc One Corp., Columbus	18.7
50	AmeriTrust Corp., Cleveland	10.3
52	Boatmen's Bancshares, Inc., St. Louis	9.9
61	First of America Bank Corp., Kalamazoo	8.7
69	First Wisconsin Corp., Milwaukee	7.4
72	Mercantile Bancorporation, Inc., St. Louis	6.8
74	Old Kent Financial Corp., Grands Rapids	6.5
81	Marshall & Ilsley Corp., Milwaukee	5.6
84	Trustcorp, Inc., Toledo	5.4
89	First Kentucky National Corp., Louisville	5.1
	West	
7	Security Pacific Corp., Los Angeles	72.8
9	First Interstate Bancorp., Los Angeles	50.9
41	U.S. Bancorp., Portland	13.4
77	Bancorp Hawaii, Inc., Honolulu	5.8
	Southwest	
46	Valley National Corp., Phoenix	11.3

A superregional banking firm as a non-money center banking company that is ranked among the top 100 banking firms in total assets and has merged across sate lines to establish a full commercial banking presence in another state. (a)— Acquired by Hartford National Corp. on 2/29/88.

Large Banks Not Controlled by U.S. Bank Holding Companies

Banks with assets greater than $3 billion on Dec. 31, 1987 (dollar amounts in millions)

Name of Bank	Assets 12/31/87	Deposits 12/31/87	Net Income 1987	Primary Capital 12/31/87	Name of Parent Company
Boston Safe Deposit & Trust Co. (a)	12,747.0	11,445.0	135.7	766.8	Shearson Lehman Brothers, New York (b)
National Westminster Bank USA, New York (c)	11,571.4	9,543.9	(212.0)	816.8	National Westminster Bank PLC, London
Bank of Tokyo Trust Co., New York	6,406.8	5,361.5	10.5	420.2	Bank of Tokyo Ltd., Japan
California First Bank, San Francisco	6,051.6	5,372.1	40.1	442.3	Bank of Tokyo Ltd., Japan
Banco Popular de Puerto Rico, San Juan	5,353.3	4,492.2	37.5	329.8	None
Sanwa Bank California, San Francisco	5,324.6	4,202.9	22.2	393.5	Sanwa Bank Ltd., Osaka, Japan
Bank of California NA, San Francisco (d)	4,725.7	3,211.1	(2.9)	347.3	Mitsubishi Bank Ltd., Tokyo, Japan
Fuji Bank & Trust Co., New York	4,690.6	3,156.3	8.0	261.7	Fuji Bank, Ltd., Tokyo, Japan
Industrial Bank of Japan Trust Co., New York	4,069.9	3,203.0	1.1	247.1	Industrial Bank of Japan, Ltd., Tokyo
Israel Discount Bank of New York	3,940.2	3,590.3	15.1	233.9	Israel Discount Bank Ltd., Tel Aviv
Greenwood Trust Co., New Castle, Del.	3,582.8	2,630.7	(104.0)	467.8	Dean Witter Financial Services, Inc., New York (e)
Sumitomo Bank of California, San Francisco	3,575.9	3,311.8	20.4	212.2	Sumitomo Bank Ltd., Osaka, Japan
IBJ Schroder Bank & Trust Co., New York	3,246.5	1,425.3	(58.3)	223.4	Industrial Bank of Japan, Ltd., Tokyo

These banks do not appear on the listing of the Top 100 Bank Holding Companies in the U.S. because parent companies are not U.S. bank holding companies. (a)— The bank is a wholly owned subsidiary of Boston Co., Inc. That company, in turn, is owned by Shearson Lehman Brothers. (b)— Shearson Lehman Brothers is an American Express company. (c)— Has a second-tier U.S. holding company, Natwest Holdings Inc., New York. Data for Natwest Holdings are not available to the public. (d)— Has a second-tier U.S. holding company, San Cal Tri-State, San Francisco. Data for San Cal Tri-State are not available to the public. (e)— Dean Witter is a subsidiary of Sears, Roebuck & Co., Chicago. ( )— Indicates a loss. N.A. — Not available.

Fidelity Institutional Portfolios. Investment performance and diversification for today's trust market.

Fidelity Institutional Portfolios is a comprehensive investment management program designed to provide bank trust departments a convenient, cost effective way to meet the complex demands of today's trust market.

Comprised of a diversified line of no load equity, fixed-income, and money market funds, the program lets you choose among such funds as: Fidelity Overseas Fund, Equity Portfolio: Income, Fidelity Institutional Cash Portfolios, nine different bond funds, and several revenue sharing funds. The program frequently expands to include new investment options and services to help you respond quickly to changes in both financial markets and client needs.

Whether you use these funds as a package or individually to complement your existing investment management capabilities, your partnership with Fidelity Investments will provide proven investment management expertise, extensive operational and marketing support, and responsive client service.

For more complete information about the program, including fund prospectuses covering management fees and expenses, please contact your local Fidelity Institutional Services Representative or call Joseph T. Grause, Jr., Vice President, in our Boston office at 1-800-345-5033, extension 5525. In Massachusetts, call collect 617-570-5525. Please read the prospectus carefully before investing or sending money.

Fidelity Investments
Institutional Services Company

Fidelity Distributors Corporation, (General Distribution Agent), 82 Devonshire Street, Boston, MA 02109
Atlanta, Boston, Chicago, Dallas, Detroit, Houston, Los Angeles, New York,
Philadelphia, San Francisco, Sarasota

A municipal financing story a five-year-old could understand.

Or a two-year-old. Or a child of any age. As long as they don't have to stop running and climbing and scraping their knees in their parks and playgrounds. Because of something as incomprehensible to a child as liability insurance. For a variety of reasons, among them an increase in lawsuits, municipal liability insurance has become a serious problem in California. Some cities face increases of up to 9000%. Others can't buy the insurance at any price.

Up until a year ago, it looked very much as if the playgrounds in a number of California communities would be a casualty of this insurance crisis. The problem was so serious, they were threatened to be closed.

But with Drexel Burnham lead managing three bond issues that provide self-funding liability programs, 34 counties, 23 cities and 22 school districts were able to get the insurance they needed. All three issues were sold as non-rated pooled certificates of participation. And don't think this was a temporary measure. All the participants were provided with coverage for up to twenty years. Right into the next generation of kids.

This was a transaction that worked out well for the municipal leaders, and the investors, of course. But really, it was the children who came out best in the deal. People who know how profitable municipal financing can be without even knowing how to pronounce it.

Drexel Burnham
Helping People Manage Change

Member SIPC © 1987 Drexel Burnham Lambert Incorporated

The Merger Scene: 1987 Big Deals

Financial Institution Mergers and Acquisitions Completed during January-June 1987, Listed by Date

Compiled by American Banker Copyright 1987

←INTERSTATE→ Signified Interstate Deals

Date	Acquirer/Asset Size ($ Mil.)	Acquired/Asset Size ($ Mil.)	Price ($ Mil.)	Price to Equity	Price to Earnings	Combined Size ($ Mil.)/Other Information
1/1	Fidelcor, Philadelphia	Merchants Bancorp, Allentown, Pa./$2,000	$380	2.6	15.1	$11,700
1/2	**Midlantic Corp., Edison, N.J**	**Continental Bancorp, Philadelphia**	**$680**	**2.2**	**13.3**	**←INTERSTATE→ $16,800**
1/2	**Banc One Corp., Columbus, Ohio**	**American Fletcher Corp., Indianapolis**	**$597.3**	**2.4**	**16.2**	**←INTERSTATE→ $18,000**
1/2	American National Corp., Chicago, Ill.	Bank of Lansing, Lansing, Ill.	N.A.	N.A.	N.A.	$3,900
1/2	**Hartford National Corp., Hartford, Conn.**	**People's Bank, Providence, R.I.**	**$25**	**N.A.**	**7.0**	**←INTERSTATE→ $12,000**
1/5	**Trustcorp, Toledo, Ohio**	**St. Joseph Bancorp, South Bend, Ind.**	**$80.6**	**1.9**	**15.6**	**←INTERSTATE→ $5,125**
1/5	First Federal Bank, Cleveland	People's Savings Assn., Toledo, Ohio	N.A.	N.A.	N.A.	$1,500
1/5	Union Bancorp, Los Angeles	United Bancorp, Phoenix	N.A.	N.A.	N.A.	$12,200
1/12	Puget Sound Bancorp, Tacoma, Wash.	First State Bank, Port Orchard, Wash.	$4.3	1.4	5.9	$3,500
1/12	Bancorp of Miss., Tupelo, Miss.	First Mississippi N.C., Hattiesburg, Miss.	$24.3	1.2	9.4	$1,400
1/15	Summcorp, Fort Wayne, Ind.	American State Bank, Sheridan, Ind.	N.A.	N.A.	N.A.	$2,000
1/15	Crestar Financial Corp., Richmond, Va.	People's Bank, Pound, Va.	$4.9	1.2	15.6	$9,500
1/30	Equitable BankShares, Inc., Dallas	Landmark National Bank, Arlington, Tex.	N.A.	N.A.	N.A.	$45,000
2/2	CB&T Bancshares, Columbus, Ga.	First Camden Bancorp, St. Marys, Ga./$20	N.A.	N.A.	N.A.	$1,600
2/2	**First Kentucky National Corp., Louisville**	**Mutual Banc Corp., New Albany, Ind./$116**	**$17.5**	**2.2.**	**15.2**	**←INTERSTATE→ $5,300**
2/16	The Bank of New York, New York	Long Island Trust Co., Garden City, N.Y./$1,300	$300	2.8	34	$24,000
2/17	**Mercantile Bancorp, St. Louis, Mo.**	**First Bancshares Corp., Alton, Ill./$140.2**	**$13.1**	**1.3.**	**23.7.**	**←INTERSTATE→ $6,600**
2/20	**Marine Corp., Milwaukee, Wis.**	**Community State Bank, Bloomington, Minn./$215**	**N.A.**	**N.A**	**N.A.**	**←INTERSTATE→ $4,300**
2/23	**The One Bancorp., Portland, Maine**	**Bank of Hartford, SA, Hartford, Conn./$250**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $1,500**
2/27	**Banc One Corp., Columbus, Ohio**	**First National Bank, Fenton, Mich./$77**	**$6.1.**	**1.4.**	**8.7.**	**←INTERSTATE→ $18,000**
2/27	**PNC Financial Corp., Pittsburgh**	**Citizens Fidelity Corp., Louisville/$4,700**	**$700**	**2.6.**	**14**	**←INTERSTATE→ $28,200**
2/27	**PNC Financial Corp., Pittsburgh**	**Madison National Bank, Richmond, Ky./$96**	**$14**	**1.7**	**12**	**←INTERSTATE→ $28,200**
2/28	Security Pacific Corp., Los Angeles	Diablo Bank, Danville, Calif./$110	$18	2.4	20.3	$75,000
3/3	BankEast Corp., Manchester, N.H.	United Banks Corp., Hanover, N.H./$38.7	$11.3	N.A.	N.A.	$1,000
3/15	Rainier Bancorp., Seattle	United Bank, A Savings Bank, Tacoma, Wash./$4,300	$59	1.5	29.7	$10,000
3/16	**MNC Financial Corp., Baltimore**	**American Security Corp., Washington, D.C./$4,300**	**$438**	**1.7**	**15.3**	**←INTERSTATE→ $15,000**
3/31	CB&T Bancshares, Columbus, Ga.	First Community Banshares, Tifton, Ga./$62	N.A.	N.A.	N.A.	$1,600
4/1	First American Corp., Nashville, Tenn.	First & Peoples National Bank, Gallatin, Tenn./$65	$12	2.7	20.4	$6,000
4/1	First of America Bank Corp., Kalamazoo, Mich.	Lewiston State Bank, Lewiston, Mich./$54.9	$6.7	1.4	9.6	$8,500
4/1	Key Centurion Bancshares, Charleston, W.V.	Union Bancorp, Clarksburg, W.V./$300	N.A.	N.A.	N.A.	$1,600
4/1	Key Centurion Bancshares, Charleston, W.V.	Wayne Bancorp, Wayne, W.V./$69	N.A.	N.A.	N.A.	$1,600
4/1	Republic N.Y. Corp., New York	Williamsburgh Savings Bank, Brooklyn, N.Y./$2,200	$150	5.8	14.9	$20,500
4/2	**Trustcorp, Toledo, Ohio**	**Commercial Bankshares Corp., Adrian, Mich./$170**	**$19.5**	**2.1**	**16.0**	**←INTERSTATE→ $5,125**
4/2	**UST Corp., Boston**	**Valley Bank & Trust Co., Bridgeport, Conn./$115**	**$24.8**	**3.5**	**14.3**	**←INTERSTATE→ $2,000**
4/22	Bank of New England, Boston	Conifer Group, Worcester, Mass./$3,900	$656	3.1	19.8	$27,000
4/27	**Associated Banc-Corp., Green Bay, Wis.**	**Chicago Commerce Bancorp., Chicago/$173**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $1,500**
4/30	United Banks of Colorado, Denver	IntraWest Financial Corp., Denver/$1,100	$127.4	1.5	31.0	$5,800
5/1	**Chemical N.Y. Corp, New York**	**Texas Commerce Bancshares, Houston/$18,900**	**$1,190**	**1.0**	**18.0**	**←INTERSTATE→ $78,400**
5/1	**Commercial Federal S&L Assn., Omaha**	**Empire Savings, Building & Loan, Dever/$2,100**	**$45**	**0.5**	**10.2**	**←INTERSTATE→ $5,100**
5/1	Gibraltar Financial Corp., Beverly Hills, Calif.	Santa Clara Savings, Santa Clara, Calif./$350	$16.5	N.A.	N.A.	$14,350
5/18	**Valley National Corp., Phoenix**	**Valley Utah Bacorp., Salt lake City, Utah/$825**	**$117**	**2.3**	**16.3**	**←INTERSTATE→ $11,000**
5/19	Colonial BancGroup, Mortgomery, Ala.	Jackson County Bank, Scottsboro, Ala./$20	N.A.	N.A.	N.A.	$1,300
5/19	Pacific Western Bancshares, San Jose, Calif.	Cobanco, Santa Cruz, Calif./$479	$34.3	1.2	16.7	$1,000
5/20	Merchants National Corp., Indianapolis	Fayette Bancorp, Connersville, Ind./$77	N.A.	N.A.	N.A.	$4,000
5/22	Colonial BancGroup, Montgomery, Ala.	First Federal Bank, Opelika, Ala./$57	N.A.	N.A.	N.A.	$1,300
5/27	First Midwest Bancorp., Naperville, Ill.	Bancorp of Mundelein, Mundelein, Ill./$40	N.A.	N.A.	N.A.	$1,600
5/31	Howard Bancorp., Burlington, Vt.	The Granite Bank, Barre, Vt./$110	N.A.	N.A.	N.A.	$675
6/1	**Banc One Corp., Columbus, Ohio**	**First National Bank, Bloomington, Ind./$271**	**$52**	**2.2**	**17.5**	**←INTERSTATE→ $18,000**
6/1	Cooperative Bancorp., Concord, Mass.	Quincy Cooperative Bank, Quincy, Mass./$257	$58	1.5	18.7	$530
6/1	**First of America Bank Corp., Kalamazoo, Mich.**	**Keystone Bancshares, Kankakee, Ill./$200**	**$25**	**1.5**	**13.4**	**←INTERSTATE→ $8,400**
6/1	**First Wachovia Corp, Winston-Salem, N.C.**	**First American Bank, Walton, Ga./$74**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $19,000**
6/6	First RepublicBank Corp, Dallas	InterFirst Corp, Dallas/$18,500	$588	0.66	N.A.	$34,400
6/26	First of America Bank Corp., Kalamazoo, Mich.	WB Financial Corp., Wayne, Mich./$90	$14	N.A.	N.A.	$8,500
6/30	Bank of Lenawee, Adrian, Mich.	Hudson State Savings Bank, Hudson, Mich./$34	$4.6	N.A.	N.A.	$122

Borg-Warner
Holdings Corporation

has sold its indirect subsidiary

Borg-Warner
Acceptance Corporation

to

Transamerica Corporation

We acted as financial advisor to Borg-Warner Holdings Corporation in this transaction and assisted in the negotiations.

Merrill Lynch Capital Markets

Lomas & Nettleton
Financial Corporation

has acquired

Equitable Life Leasing Corporation

a subsidiary of

The Equitable
Life Assurance Society
of the United States

We acted as financial advisor to Lomas & Nettleton Financial Corporation in this transaction.

Merrill Lynch Capital Markets

The Bank of New York
Company, Inc.

has acquired

North American Bancorp, Inc.

a wholly-owned subsidiary of

Banca Commerciale Italiana

We acted as financial advisor to The Bank of New York Company, Inc. in this transaction.

Merrill Lynch Capital Markets

Valley Utah Bancorporation

has been acquired by

Valley National Corporation

We acted as financial advisor to Valley Utah Bancorporation in this transaction and assisted in the negotiations.

Merrill Lynch Capital Markets

The Williamsburgh Savings Bank

has been acquired by

Republic New York Corporation

We acted as financial advisor to The Williamsburgh Savings Bank in this transaction and assisted in the negotiations.

Merrill Lynch Capital Markets

Sovran Financial Corporation

has merged with

Commerce Union Corporation

We acted as financial advisor to Sovran Financial Corporation in this transaction.

Merrill Lynch Capital Markets

United Bank, A Savings Bank

has been acquired by

Rainier Bancorporation

We acted as financial advisor to United Bank, A Savings Bank in this transaction and assisted in the negotiations.

Merrill Lynch Capital Markets

Fruehauf Corporation

has sold

Fruehauf Finance Company

to

Associates Corporation of North America
A Gulf + Western Company

We acted as financial advisor to Fruehauf Corporation in this transaction and assisted in the negotiations.

Merrill Lynch Capital Markets

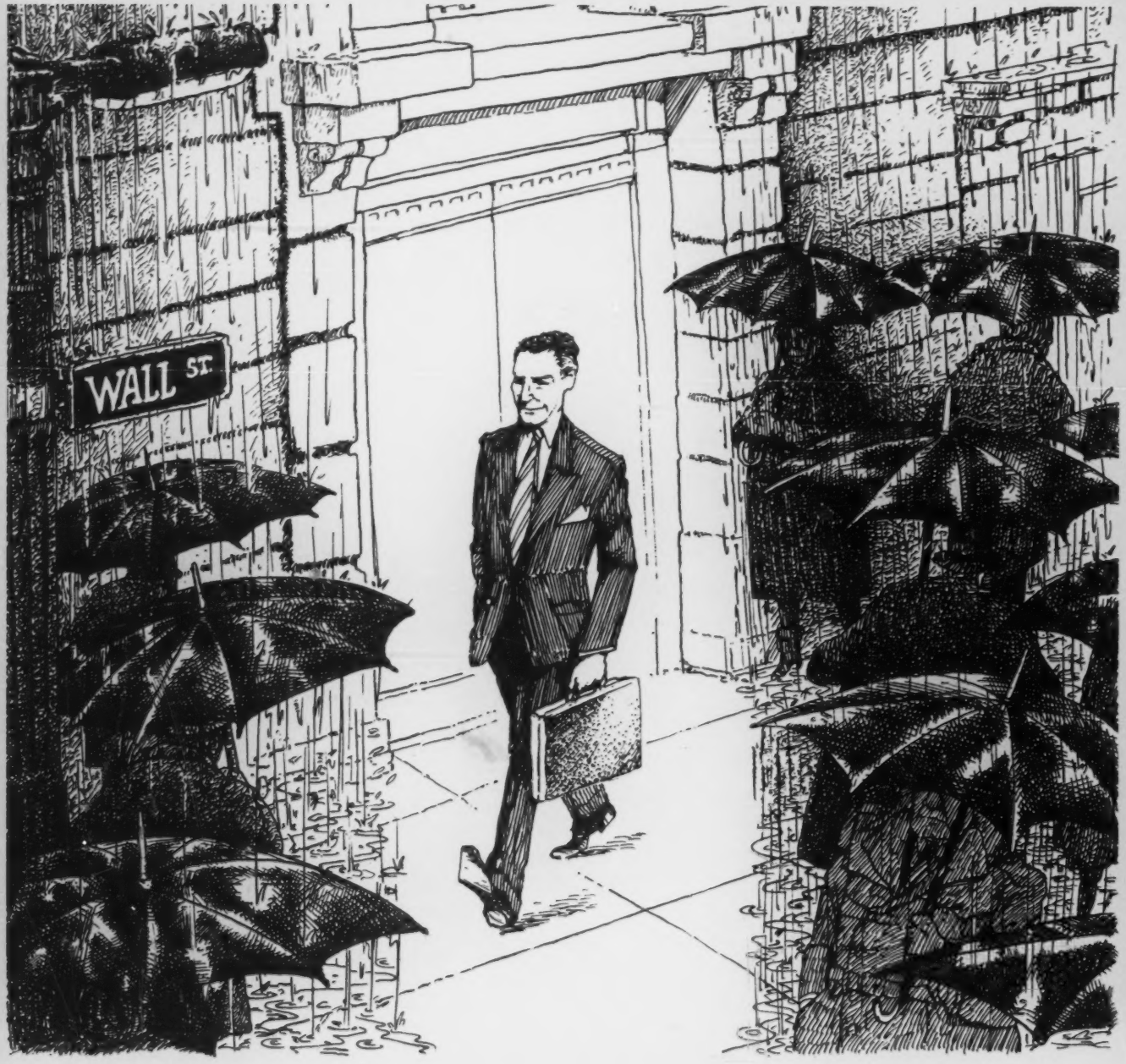
The Merger Scene: 1987 Big Deals

Financial Institution Mergers and Acquisitions Completed during July-December 1987, Listed by Date

Compiled by American Banker Copyright 1987

←INTERSTATE→ Signified Interstate Deals

Date	Acquiror/Asset Size ($ Mil.)	Acquired/Asset Size ($ Mil.)	Price ($ Mil.)	Price to Equity	Price to Earnings	Combined Size ($ Mil.)/Other Information
7/1	Alliance Financial Corp., Dearborn, Mich.	Michigan Bank Huron, East Tawas, Mich./$55	N.A.	N.A.	N.A.	$300
7/1	Savings & Trust Co., Indiana, Pa.	Union Bank & Trust, DuBois, Pa./$150	N.A.	N.A.	N.A.	$700
7/1	**U.S. Bancorp., Portland, Ore.**	**Old National Bancorp, Spokane, Wash./$1,700**	**$174**	**1.8**	**16.2**	**←INTERSTATE→ $10,700**
7/7	Commonwealth Bancshares, Williamsport, Pa.	County Bancorp., Montrose, Pa./$145	N.A.	N.A.	N.A.	$1,100
7/7	Commonwealth Bancshares, Williamsport, Pa.	First Bank, Troy, Pa./$82	N.A.	N.A.	N.A.	$1,100
7/7	**NCNB Corp., Charlotte, N.C.**	**CentraBank, Baltimore/$260**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $25,000**
7/14	**Branch Corp., Wilson, N.C.**	**Community Bancorp, Greenville, S.C./$272**	**$50**	**2.5**	**15.6**	**←INTERSTATE→ $3,700**
7/17	**KeyCorp, Albany, N.Y.**	**Seattle Trust & Savings Ban, Seattle, Wash./$693**	**$74**	**1.8**	**30.8**	**←INTERSTATE→ $10,300**
7/26	Barnett Banks, Jacksonville, Fla.	Home Federal Savings Bank, St. Petersburg, Fla./$1,400	$175	1.9	16.2	$22,400
7/27	Comerica, Detroit	MetroBanc Savings Bank, Grand Rapids, Mich./$333	$43	2.2	13.2	$10,000
7/31	Amoskeag Bank Shares, Manchester, N.H.	NTC Corp., Nashua, N.H./$265	$51.8	2.5	14.4	$1,500
7/31	**Gibraltar Financial Corp., Beverly Hills, Calif.**	**First Savings Bank, Tarpon Springs, Fla./$600**	**$116**	**1.6**	**20**	**←INTERSTATE→ $13,200**
8/13	Hartford National Corp., Hartford, Conn.	Chester Bank, Chester, Conn./$95	$21.8	3.2	16.8	$14,400
8/20	**Security Pacific Corp., Los Angeles**	**Rainier Bancorp., Seattle, Wash./$10,000**	**$1,150**	**2.0**	**16.4**	**←INTERSTATE→ $75,000**
8/21	Hartford National Corp., Hartford, Conn.	Southington Savings, Southington Conn./$190	$18.8	0.7	7.2	$14,400
8/26	**First Virginia Banks, Falls Church, Va.**	**United Bancorp, Upper Marlboro, Md./$151.1**	**$36**	**3.1**	**23.7**	**←INTERSTATE→ $4,350**
8/28	Valley Bancorp., Appleton, Wis.	Community Banks, Middleton, Wis./$375	$51.5	1.9	16	$2,600
8/31	Merchants National Corp., Indianapolis	Ohio Valley Bancorp., Madison, Ind./$155	N.A.	N.A.	N.A.	$4,600
9/1	**Banc One Corp., Columbus, Ohio**	**First National Bank, Richmond, Ind./$223.7**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $18,000**
9/1	**Banc One Corp., Columbus, Ohio**	**Northwest Bank, Rensselaer, Ind./$103.2**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $18,000**
9/1	Merchants National Corp., Indianapolis	Ohio Valley Bancorp, Madison, Ind./$153	N.A.	N.A.	N.A.	$4,600
9/1	N.H. Savings Bank Corp., Concord, N.H.	Seabrook B&T Corp., Seabrook, N.H./$50	N.A.	N.A.	N.A.	$1,200
9/1	**Trustcorp., Toledo, Ohio**	**Citizens Trust Bancorp, Ann Arbor, Mich./$325**	**$50**	**2.7**	**17.2**	**←INTERSTATE→ $5,125**
9/18	First Corp., Raleigh, N.C.	First Federal Savings, Durham, N.C./$76	N.A.	N.A.	N.A.	$760
10/1	CB&T Bancshares, Columbus, Ga.	Carrollton State Bank, Carrollton, Ga./$26	N.A.	N.A.	N.A.	$1,600
10/1	Community Bank System, DeWitt, N.Y.	Nichols National Bank, Nichols, N.Y./$18.6	2.8	1.6	8.0	$500
10/7	Home Owners Federal, Burlington, Mass.	Union Warren Savings, Boston/$700	N.A.	N.A.	N.A.	$2,200
11/1	Glenfed, Inc., Glendale, Calif.	Guarantee Financial Corp., Fresno, Calif./$2,800	$145	N.A.	N.A.	$22,350
11/1	**Manufacturers National Corp., Detroit**	**Affiliated Banc Group, Morton Grove, Ill./$812**	**$142**	**2.4**	**12.1**	**←INTERSTATE→ $8,500**
11/1	**Sovran Financial Corp., Norfolk, Va.**	**Commerce Union Corp., Nashville/$3,874**	**$505**	**2.2**	**16**	**←INTERSTATE→ $20,350**
11/1	**Sovran Financial Corp., Norfolk, Va.**	**Security B&T Co., Centerville, Tenn./$31**	**N.A.**	**N.A.**	**N.A.**	**←INTERSTATE→ $20,350**
11/16	Bank Maryland Corp., Towson, Md.	Maryland State Bank, Salisbury/$39	$5	1.8	20	$70
11/24	Marine Corp., Springfield, Ill.	Commercial Bancshares, Champaign, Ill./$98	$16.6	N.A.	N.A.	$875
11/25	**Trustcorp, Toledo, Ohio**	**Citizens Bancorp, Hartford City, Ind./$54**	**$5.1**	**1.6**	**11.7**	**←INTERSTATE→ $5,125**
11/25	**Trustcorp, Toledo, Ohio**	**First State Bancorp, Dunkirk, Ind./$23.5**	**$2.4**	**1.4**	**16.8**	**←INTERSTATE→ $5,125**
11/25	**Trustcorp, Toledo, Ohio**	**Midwest Bancorp, Columbus, Ind./$68**	**$5.7**	**2.5**	**42.2**	**←INTERSTATE→ $5,125**
11/30	**Huntington Bancshares, Columbus, Ohio**	**United Midwest Bancorp., Troy, Mich./$403**	**$66**	**2.2**	**20.6**	**←INTERSTATE→ $8,000**
12/31	First of America Bank Corp., Kalamazoo, Mich.	Manistee B&T Co., Manistee, Mich./$114	$11.3	1.4	9.5	$8,500
12/31	**Keycorp, Albany, N.Y.**	**Commercial Security Bancorp, Ogden, Utah/$830.3**	**$102**	**1.9**	**20**	**←INTERSTATE→ $10,300**
12/31	**Keycorp, Albany, N.Y.**	**Western Security Financial Corp, Salem, Ore./$125**	**$16.8**	**N.A.**	**N.A.**	**←INTERSTATE→ $10,300**
12/31	**Trustcorp, Toledo, Ohio**	**Ypsilanti Savings Bank, Ypsilanti, Mich./$138**	**$19**	**2.0**	**12.6**	**←INTERSTATE→ $5,125**



"His financial printer must be Packard."

Major financial deals always bring down a cloudburst of problems. Your financial printer doesn't have to be one of them. Which is why so many clients are coming to and staying with Packard. We work so effectively in so many areas, we've grown nearly 400% in the last five years. Faster than any of the other top five financial printers. Give us a call, and let the sun shine in.

PACKARD

Fastest Growing Of The Top Five

Boston • New York • Philadelphia • Pittsburgh • Salt Lake City • San Francisco • Washington D.C. • London • Hong Kong

1986 Performance of Top U.S. Banking Companies

Ranked by Peer Group, Using Three Measures of Performance

Compiled by American Banker Copyright 1987

Money Center Banks

Rank 1986	Rank 1985	RETURN ON AVERAGE ASSETS	1986	1985
1	1	J.P. Morgan & Co., Inc.	1.19	1.06
2	2	Republic New York Corp.	0.85	0.93
3	3	Bankers Trust New York Corp.	0.79	0.79
4	4	Bank of Boston Corp.	0.78	0.73
5	14	First Chicago Corp.	0.71	0.43
6	12	Northern Trust Corp.	0.70	0.49
7	5	Chemical New York Corp.	0.70	0.70
8	8	Harris Bankcorp, Inc.	0.69	0.64
9	7	Chase Manhattan Corp.	0.65	0.65
10	10	Irving Bank Corp.	0.60	0.55
11	9	Citicorp	0.57	0.62
12	11	Manufacturers Hanover Corp.	0.54	0.54
13	6	Mellon Bank Corp.	0.54	0.67
14	13	Continental Illinois Corp.	0.35	0.47
		Mean Values for Group	**0.69**	**0.66**
		Median Values for Group	**0.70**	**0.65**

Rank 1986	Rank 1985	RETURN ON AVERAGE EQUITY	1986	1985
1	1	J. P. Morgan & Co., Inc.	18.94	18.06
2	2	Bankers Trust New York Corp.	16.48	16.62
3	5	Republic New York Corp.	16.01	14.36
4	6	Bank of Boston Corp.	15.51	13.77
5	4	Chemical New York Corp.	14.15	15.01
6	3	Citicorp	13.80	15.16
7	14	First Chicago Corp.	13.40	8.31
8	8	Irving Bank Corp.	13.24	12.96
9	7	Chase Manhattan Corp.	13.05	13.36
10	13	Northern Trust Corp.	12.76	8.50
11	9	Manufacturers Hanover Corp.	12.09	12.31
12	12	Harris Bankcorp, Inc.	10.39	10.12
13	10	Mellon Bank Corp.	10.01	12.21
14	11	Continental Illinois Corp.	6.77	11.29
		Mean Values for Group	**13.33**	**13.00**
		Median Values for Group	**13.32**	**13.16**

Rank 1986	Rank 1985	PERCENT GAIN IN EARNINGS/SHARE	1986	1985
1	3	Northern Trust Corp.	56.5	52.7
2	1	First Chicago Corp.	44.4	138.7
3	13	Bank of Boston Corp.	30.9	1.3
4	5	J. P. Morgan & Co., Inc.	21.2	28.7
5	2	Harris Bankcorp, Inc.	18.4	53.0
6	12	Republic New York Corp.	11.6	8.9
7	9	Bankers Trust New York Corp.	11.5	13.2
8	7	Irving Bank Corp.	11.2	20.2
9	8	Manufacturers Hanover Corp.	5.0	17.7
10	4	Chase Manhattan Corp.	3.8	41.7
11	10	Chemical New York Corp.	3.3	13.1
12	11	Citicorp	0.3	10.4
13	6	Mellon Bank Corp.	-13.0	26.4
14	14	Continental Illinois Corp.	-28.6	-101.6
		Mean Values for Group	**12.6**	**23.2**
		Median Values for Group	**11.4**	**19.0**

Banks with Assets over $10 Billion

Rank 1986	Rank 1985	RETURN ON AVERAGE ASSETS	1986	1985
1	--	Fleet Financial Group, Inc.	1.37	1.38
2	2	Banc One Corp., Columbus	1.36	1.37
3	4	First Union Corp., Inc.	1.30	1.19
4	6	PNC Financial Corp.	1.22	1.12
5	5	First Wachovia Corp.	1.15	1.18
6	--	Hartford National Corp.	1.11	1.09
7	12	National City Corp.	1.09	0.92
8	1	CoreStates Financial Corp.	1.08	1.99†
9	--	Sovran Financial Corp.	1.08	1.08
10	--	Norstar Bancorp., Inc.	1.07	1.12
11	9	SunTrust Banks, Inc.	1.03	1.01
12	--	AmeriTrust Corp.	1.03	1.18
13	8	Citizens & Southern Corp.	0.95	1.03
14	7	Midlantic Corp.	0.95	1.04
15	10	Barnett Banks of Florida, Inc.	0.92	0.97
16	13	Bank of New England Corp.	0.92	0.88
17	14	First Fidelity Bancorp.	0.90	0.87
18	--	Fidelcor, Inc.	0.90	0.80
19	--	Shawmut Corp.	0.88	0.87
20	--	Valley National Corp.	0.85	0.86
21	15	Bank of New York Co., Inc.	0.85	0.84
22	11	NCNB Corp.	0.84	0.92
23	16	NBD Bancorp., Inc.	0.83	0.78
24	21	Southeast Banking Corp.	0.81	0.65
25	17	First Bank System, Inc.	0.76	0.70
26	20	Wells Fargo & Co.	0.73	0.67
27	18	Security Pacific Corp.	0.71	0.69
28	19	First Interstate Bancorp.	0.68	0.67
29	24	Marine Midland Banks, Inc.	0.65	0.55
30	25	Norwest Corp., Minneapolis	0.62	0.54
31	23	RepublicBank Corp.	0.25	0.64
32	27	Texas Commerce Bancshares, Inc.	0.11	0.27
33	22	MCorp	-0.38	0.64
34	30	BankAmerica Corp.	-0.47	-0.28
35	26	InterFirst Corp.	-1.72	0.29
36	28	First City Bancorp of Texas, Inc.	-2.45	0.25
		Mean Values for Group	**0.87**	**0.79‡**
		Median Values for Group	**0.89**	**0.81‡**

Rank 1986	Rank 1985	RETURN ON AVERAGE EQUITY	1986	1985
1	6	First Union Corp., Inc.	20.19	17.98
2	--	Fleet Financial Group, Inc.	20.00	18.87
3	--	Sovran Financial Corp.	18.16	17.46
4	9	PNC Financial Corp.	18.14	17.38
5	12	National City Corp.	17.95	16.62
6	--	Hartford National Corp.	17.92	17.90
7	10	Bank of New England Corp.	17.64	17.22
8	8	Citizens & Southern Corp.	17.61	17.75
9	7	Banc One Corp.	17.57	17.95
10	3	First Wachovia Corp.	17.53	19.57
11	14	SunTrust Banks, Inc.	17.00	16.37
12	5	Barnett Banks of Florida, Inc.	16.99	18.24
13	11	NCNB Corp.	16.93	16.95
14	--	Fidelcor, Inc.	16.45	15.64
15	13	Bank of New York Co., Inc.	16.08	16.52
16	1	CoreStates Financial Corp.	16.04	28.67†
17	16	First Bank System, Inc.	15.97	14.69
18	17	Wells Fargo & Co.	15.76	14.17
19	4	Midlantic Corp.	15.61	18.72
20	15	Security Pacific Corp.	15.47	15.10
21	--	Norstar Bancorp, Inc.	15.28	14.19
22	18	First Fidelity Bancorp.	14.98	14.05
23	21	Southeast Banking Corp.	14.90	12.45
24	18	Valley National Corp.	14.81	15.29
25	--	Shawmut Corp.	14.17	14.37
26	20	NBD Bancorp., Inc.	13.75	12.97
27	19	First Interstate Bancorp.	13.01	13.26
28	24	Marine Midland Banks, Inc.	12.08	11.02
29	--	AmeriTrust Corp.	11.12	11.52
30	25	Norwest Corp.	9.81	8.84
31	22	RepublicBank Corp.	4.10	12.24
32	27	Texas Commerce Bancshares, Inc.	1.71	4.62
33	23	MCorp	-8.98	11.19
34	30	BankAmerica Corp.	-16.12	-10.27
35	26	InterFirst Corp.	-32.25	5.22
36	28	First City Bancorp of Texas, Inc.	-54.44	3.03
		Mean Values for Group	**10.39**	**13.48‡**
		Median Values for Group	**15.68**	**14.90‡**

Rank 1986	Rank 1985	PERCENT GAIN IN EARNINGS/SHARE	1986	1985
1	20	Southeast Banking Corp.	32.2	3.0
2	13	First Union Corp., Inc.	32.0	17.7
3	1	CoreStates Financial Corp.	30.3	92.1
4	--	Fleet Financial Group, Inc.	24.9	20.1
5	10	PNC Financial Corp.	22.7	19.4
6	9	Wells Fargo & Co.	21.2	21.2
7	8	NBD Bancorp., Inc.	20.9	21.5
8	4	First Bank System, Inc.	20.4	35.9
9	3	Marine Midland Banks, Inc.	18.6	45.3
10	--	Sovran Financial Corp.	18.4	11.5
11	24	Bank of New York Co., Inc.	16.7	-0.2
12	15	Banc One Corp.	16.2	15.5
13	22	First Fidelity Bancorp.	15.1	1.6
14	18	Barnett Banks of Florida, Inc.	15.0	9.0
15	6	Bank of New England Corp.	13.9	24.6
16	2	Norwest Corp.	13.8	68.4
17	5	National City Corp.	13.5	25.3
18	--	Norstar Bancorp., Inc.	13.0	6.7
19	--	Hartford National Corp.	12.8	12.5
20	19	SunTrust Banks, Inc.	12.7	8.4
21	17	Security Pacific Corp.	11.7	9.8
22	7	Citizens & Southern Corp.	10.5	22.7
23	--	Fidelcor Inc.	10.3	13.8
24	14	NCNB Corp.	10.0	17.6
25	--	Valley National Corp.	8.0	27.8
26	--	Shawmut Corp.	5.8	10.2
27	16	First Interstate Bancorp.	5.1	11.0
28	11	First Wachovia Corp.	2.3	18.2
29	--	AmeriTrust Corp.	0.9	14.1
30	12	Midlantic Corp.	-0.2	17.8
31	28	Texas Commerce Bancshares, Inc.	-62.3	-71.3
32	23	RepublicBank Corp.	-65.0	1.3
33	30	BankAmerica Corp.	-39.6	-251.4
34	25	MCorp	-173.2	-15.2
35	26	InterFirst Corp.	-634.1	-48.3
36	27	First City Bancorp of Texas, Inc.	-1,793	-61.9
		Mean Values for Group	**-54.2**	**-1.6‡**
		Median Values for Group	**12.9**	**13.3‡**

Data are from **Cates Consulting Analysts, New York, Quarterly Performance** Report and are compiled by **American Banker**. Bank holding companies are ranked by their return on average assets, return on average equity and percentage gain in earnings per share. For definitions and methodology used to compile this listing, see page 18. **(†)**— Includes gain on sale of mortgage subsidiaries. Without this gain, R.O.A. would have been 1.19% and R.O.E. 16.45%. **Dashes (--)** in the 1985 rank column indicate that a company was not in this peer group panel in 1985, because its assets were less than $10 billion on Dec. 31, 1985. **(‡)**— The 1985 mean and median were calculated for the 30 banks comprising the panel that year. **N.A.**— Not Applicable.

First Boston Leadership

M&A: Financial Services

Banks and thrifts continue to be a major focus of corporate restructuring, requiring superior merger and acquisition expertise.

First Boston can provide that expertise—as it has demonstrated in transactions like the ones listed below. Twenty professionals specializing in mergers, acquisitions, divestitures and capital raising offer unparalleled knowledge and experience to all kinds of financial services firms. Moreover, First Boston's financial services professionals can draw upon the resources of the 150-person M&A Group, and a global network of full-service offices.

Providing first-rate advice to clients requires industry expertise, creativity, and proven transaction capabilities. That combination has made First Boston the leading M&A advisor to financial services companies.

Acquiring Company	Acquired Company	Transaction Size
Banco Bilbao Vizcaya, S.A. (BBV)	**Banco de Vizcaya, S.A.** and Banco de Bilbao, S.A. (Merger of Equals)	$3,250,000,000*
Security Pacific Corporation	Rainier Bancorporation	1,179,000,000
National Westminster Bank USA	First Jersey National Corporation	761,000,000
Ford Motor Company	United States Leasing International, Inc.	512,000,000
Sovran Financial Corporation	**Commerce Union Corporation**	505,000,000
Electronic Data Systems Corporation, a subsidiary of **General Motors Corporation**	MTech Corp (MCorp)	446,000,000*
The Home Group, Inc.	**Carteret Bancorp Inc.**	270,000,000*
Meridian Bancorp, Inc.	**Delaware Trust Company**	196,000,000
GLENFED, Inc.	**Guarantee Financial Corporation of California**	153,000,000
Citizens Financial Group, Inc.	Fairhaven Savings Bank	39,000,000*
Sovran Financial Corporation	**Dresser Leasing Corporation (Dresser Industries, Inc.)**	38,000,000
Knutson Mortgage Corporation, a Home Owners Company	**Meritor Mortgage Corporation–Central (Meritor Financial Group)**	25,000,000

*Pending Transaction
First Boston clients are indicated by bold print.

First Boston
Investment Bankers

1986 Performance of Top U.S. Banking Companies

Ranked by Peer Group, Using Three Measures of Performance

Compiled by American Banker Copyright 1987

Banks with Assets of $5 Billion to $10 Billion

Rank 1986	Rank 1985	RETURN ON AVERAGE ASSETS	1986	1985
1	--	SouthTrust Corp.	1.16	1.21
2	7	AmSouth Bancorp.	1.17	1.08
3	--	Old Kent Financial Corp.	1.17	1.21
4	--	First Kentucky National Corp.	1.15	1.14
5	4	State Street Boston Corp.	1.14	1.12
6	12	Maryland National Corp.	1.11	1.03
7	14	KeyCorp.	1.09	1.01
8	13	Meridian Bancorp., Inc.	1.09	1.02
9	10	Signet Banking Corp.	1.04	1.06
10	--	Marshall & Ilsley Corp.	1.02	1.02
11	--	Bancorp Hawaii, Inc.	1.01	0.93
12	--	First American Corp.	1.01	0.95
13	--	United Jersey Banks	1.00	0.87
14	16	First of America Bank Corp.	0.97	0.93
15	22	Society Corp.	0.97	0.87
16	11	United Virginia Bankshares, Inc.	0.97	1.05
17	17	Huntington Bancshares, Inc.	0.94	0.92
18	--	Indiana National Corp.	0.93	0.94
19	27	First Tennessee National Corp.	0.93	0.80
20	--	Dominion Bankshares Corp.	0.92	0.90
21	24	U.S. Bancorp.	0.90	0.85
22	19	BayBanks, Inc.	0.88	0.88
23	15	Boatmen's Bancshares, Inc.	0.88	0.98
24	25	Manufacturers National Corp.	0.87	0.81
25	18	Mercantile Bancorp., Inc.	0.86	0.89
26	20	Rainier Bancorp.	0.84	0.88
27	28	First Wisconsin Corp.	0.83	0.74
28	--	Commerce Bancshares, Inc.	0.80	0.83
29	--	First Maryland Bancorp.	0.77	0.68
30	--	Continental Bancorp., Inc.	0.71	1.17
31	35	Michigan National Corp.	0.70	0.50
32	30	Union Bancorp (a)	0.67	0.61
33	32	First American Bankshares	0.67	0.59
34	33	Comerica, Inc.	0.67	0.55
35	29	Riggs National Corp.	0.66	0.63
36	34	Centerre Bancorp.	0.59	0.55
37	1	Florida National Banks of Florida	0.53	1.59
38	38	First Pennsylvania Corp.	0.40	0.32
39	39	European American Bancorp.	0.16	0.29
40	37	First Security Corp.	0.10	0.38
41	3	Allied Bancshares, Inc.	-0.18	1.25
42	36	Texas American Bankshares, Inc.	-1.87	0.43
		Mean Values for Group	**0.77**	**0.95‡**
		Median Values for Group	**0.89**	**0.88‡**

Rank 1986	Rank 1985	RETURN ON AVERAGE EQUITY	1986	1985
1	6	State Street Boston Corp.	19.95	18.74
2	2	Signet Banking Corp.	18.26	22.02
3	11	Maryland National Corp.	18.23	17.08
4	--	First Kentucky National Corp.	17.49	17.45
5	--	SouthTrust Corp.	17.15	18.43
6	17	AmSouth Bancorp.	16.71	15.36
7	--	Old Kent Financial Corp.	16.58	17.76
8	19	First Tennessee National Corp.	16.40	14.48
9	--	Marshall & Ilsley Corp.	16.35	15.77
10	13	United Virginia Bankshares, Inc.	16.33	16.29
11	--	Bancorp Hawaii, Inc.	16.32	15.85
12	--	United Jersey Banks	16.16	15.75
13	5	BayBanks, Inc.	15.99	16.36
14	9	KeyCorp.	15.85	17.18
15	12	First of America Bank Corp.	15.78	17.03
16	23	Society Corp.	15.72	13.99
17	14	Meridian Bancorp., Inc.	15.63	16.16
18	--	Dominion Bankshares Corp.	15.50	15.86
19	18	Huntington Bancshares, Inc.	15.18	15.37
20	--	First American Corp.	15.01	15.29
21	21	Manufacturers National Corp.	14.54	14.24
22	--	Indiana National Corp.	13.95	13.68
23	3	Boatmen's Bancshares, Inc.	13.35	19.01
24	24	Rainier Bancorp.	13.21	13.81
25	29	First Wisconsin Corp.	12.83	10.98
26	27	U.S. Bancorp.	12.78	12.06
27	25	Mercantile Bancorp., Inc.	12.51	13.07
28	26	Riggs National Corp.	12.25	12.98
29	34	Michigan National Corp.	12.09	8.93
30	--	First Maryland Bancorp.	12.03	10.74
31	30	Comerica, Inc.	11.91	10.43
32	--	Commerce Bancshares, Inc.	11.78	12.31
33	--	Continental Bancorp., Inc.	10.87	17.17
34	33	First American Bankshares	10.82	9.20
35	32	Union Bancorp	10.59	9.55
36	35	Centerre Bancorp.	9.18	8.70
37	1	Florida National Banks of Florida	8.54	26.68
38	37	European American Bancorp.	3.00	6.54
39	38	First Security Corp.	1.42	5.35
40	39	First Pennsylvania Corp.	0.36	-1.88
41	2	Allied Bancshares, Inc.	-2.78	19.84
42	36	Texas American Bankshares	-36.10	6.97
		Mean Values for Group	**11.90**	**13.83‡**
		Median Values for Group	**14.24**	**14.37‡**

Rank 1986	Rank 1985	PERCENT GAIN IN EARNINGS/SHARE	1986	1985
1	2	Michigan National Corp.	36.0	45.9
2	33	Boatmen's Bancshares, Inc.	25.4	3.5
3	34	First Tennessee National Corp.	24.0	2.6
4	21	State Street Boston Corp.	23.1	12.7
5	3	Maryland National Corp.	21.4	36.5
6	--	First Maryland Bancorp.	20.2	16.1
7	8	First Wisconsin Corp.	19.9	23.1
8	--	Bancorp Hawaii, Inc.	17.6	14.3
9	9	Signet Banking Corp.	15.7	23.0
10	28	U.S. Bancorp.	15.3	9.2
11	--	United Jersey Banks	14.8	13.2
12	--	First American Corp.	14.3	10.0
13	23	Huntington Bancshares, Inc.	14.2	12.2
14	--	SouthTrust Corp.	14.1	12.4
15	26	Society Corp.	14.0	10.7
16	--	First Kentucky National Corp.	13.2	18.2
17	13	AmSouth Bancorp.	13.0	19.4
18	--	Marshall & Ilsley Corp.	13.0	20.2
19	36	Comerica, Inc.	12.4	-6.9
20	14	KeyCorp.	12.3	18.6
21	6	Manufacturers National Corp.	11.7	28.3
22	--	Indiana National Corp.	11.5	-3.1
23	15	Centerre Bancorp.	10.5	15.7
24	--	Dominion Bankshares Corp.	10.4	14.8
25	17	United Virginia Bankshares, Inc.	10.2	15.0
26	5	BayBanks, Inc.	7.6	29.6
27	10	Meridian Bancorp., Inc.	6.9	21.9
28	--	Old Kent Financial Corp.	6.7	9.1
29	20	First of America Bank Corp.	5.4	13.3
30	32	Rainier Bancorp.	4.6	4.2
31	--	Commerce Bancshares, Inc.	3.6	22.5
32	16	Riggs National Corp.	2.3	15.4
33	24	Mercantile Bancorp., Inc.	2.3	11.5
34	39	European American Bancorp.	1.2	-114.6
35	1	Florida National Banks of Florida	-34.0	111.6
36	--	Continental Bancorp., Inc.	-32.3	18.9
37	37	First Security Corp.	-73.7	-17.9
38	21	Allied Bancshares, Inc.	-114.2	2.1
39	35	First Pennsylvania Corp.	-123.1	0.0
40	38	Texas American Bankshares, Inc.	-537.9	-39.1
--	30	Union Bancorp (a)	N.A.	6.2
--	31	First American Bankshares	N.A.	5.8
		Mean Values for Group	**-11.7**	**12.6‡**
		Median Values for Group	**12.0**	**13.3‡**

Data are from **Cates Consulting Analysts, New York, Quarterly Performance Report** and are compiled by **American Banker**. Bank holding companies are ranked by their return on average assets, return on average equity, and percentage gain in earnings per share. For definitions and methodology used to compile this listing, see page 18. **(a)**— Data are for Union Bank. **Dashes (---)** in the 1985 rank columns indicate that these companies were not in this peer group panel last year, because their 1985 assets were either greater than $10 billion or less than $5 billion on Dec. 31, 1985. **N.A.**— Not Applicable. **(‡)**— The 1985 mean and median were calculated for the 39 banks comprising the panel that year.

Return on Average Assets of Top Banks: 1986, 1985, 1982

	Last Year		Previous Year		Five Years Ago	
	The BEST	The WORST	The BEST	The WORST	The BEST	The WORST
Money Center Banks	1.19 J.P. Morgan & Co. Inc. 0.95 Republic New York Corp. 0.79 Bankers Trust N.Y. Corp.	0.35 Continental Illinois Corp. 0.54 Mellon Bank Corp. 0.54 Manufacturers Hanover Corp.	1.06 J.P. Morgan & Co. Inc. 0.93 Republic New York Corp. 0.79 Bankers Trust N.Y. Corp.	0.43 First Chicago Corp. 0.47 Continental Illinois Corp. 0.49 Northern Trust Corp.	0.81 Republic New York Corp. 0.78 J.P. Morgan & Co. Inc. 0.74 Bank of Boston Corp.	0.18 Continental Illinois Corp. 0.41 First Chicago Corp. 0.43 Irving Bank Corp.
Banks with Assets over $10 Billion	1.37 Fleet Financial Group 1.36 Banc One Corp. 1.30 First Union Corp.	-2.45 First City Bancorp. of Texas -1.72 InterFirst Corp. -0.47 BankAmerica Corp.	1.99 CoreStates Financial Corp. 1.37 Banc One Corp. 1.25 Allied Bancshares Inc.	-8.28 BankAmerica Corp. 0.14 Crocker National Corp. 0.25 First City Bancorp. of Texas	1.17 InterFirst Corp. 1.16 Mercantile Texas Corp. 1.15 Texas Commerce Bancshares	-0.84 SeaFirst Corp. 0.30 Crocker National Corp. 0.33 BankAmerica Corp.
Banks with Assets of $5 Billion to $10 Billion	1.18 SouthTrust Corp. 1.17 AmSouth Bancorp. 1.17 Old Kent Financial Corp.	-1.87 Texas American Bankshares -0.18 Allied Bancshares Inc. 0.10 First Security Corp.	1.59 Florida National Bks of Fla. 1.38 Fleet Financial Group, Inc. 1.18 AmeriTrust Corp.	0.29 European American Bancorp. 0.32 First Pennsylvania Corp. 0.36 First Security Corp.	1.64 Allied Bankshares Inc. 1.38 Banc One Corp. 1.20 Wachovia Corp.	-0.36 First Pennsylvania Corp. 0.05 Michigan National Corp. 0.34 European American Bancorp.

The T. Rowe Price Mutual Advantage℠

5 benefits for trust officers

1. Diversification: Expand your capabilities with our wide range of 26 no-load mutual funds, including specialty funds such as international equity and fixed-income, emerging growth, and natural resources. With no additional cost, you can expand your product line to meet the specific investment needs of your clients.

2. Strong performance: Each T. Rowe Price Fund is committed to providing competitive investment results that meet your clients' expectations. From our family of funds, many of them top performers among their peers,† you can select an investment program that best complements your existing financial products.

3. Productivity: Professional T. Rowe Price portfolio management frees up some of your time and lets you focus on those matters most important to you — asset allocation decisions, relationship management, and new business development. The bottom line is improved productivity and profitability.

4. Responsiveness: Our comprehensive service program is designed to meet the specific needs of bank trust departments. For example, by using our new PC* Access system, you can easily and quickly obtain vital data about our funds and your activity with us. In addition, our trust specialists will accommodate the unique requests of you and your clients on a timely basis.

5. Professional management: Our only business since 1937 has been to provide high quality investment management services. So, when you team up with T. Rowe Price, you gain the expertise of dedicated portfolio management.

For more complete information, mail this coupon or call Todd Ruppert, 1-800-638-7890, ext. 2006.

†According to rankings of various fund groups by Lipper Analytical Services, Inc.

Mail to: **T. Rowe Price**, 100 E. Pratt St., Baltimore, MD 21202

Please send information about the T. Rowe Price Financial Institutions Division and no-load mutual funds, including prospectuses and a more complete description of your management fees and other charges and expenses. I will read them carefully before I invest or send money.

Name/Title

Bank

Address

City/State/Zip

( )

Phone

T.RowePrice®

Invest With Confidence

1986 Performance of Top U.S. Banking Companies

Compiled by American Banker Copyright 1987

Performance Study Peer Groups

Peer Asset Rank	MONEY CENTER BANKS	Assets 12/31/86
1	Citicorp, New York	196,124,000,000
2	Chase Manhattan Corp., New York	94,765,815,000
3	J.P. Morgan & Co., Inc., New York	76,039,000,000
4	Manufacturers Hanover Corp., New York	74,397,389,000
5	Chemical New York Corp.	60,564,123,000
6	Bankers Trust New York Corp.	56,419,945,000
7	First Chicago Corp.	39,147,996,000
8	Mellon Bank Corp., Pittsburgh	34,499,370,000
9	Bank of Boston Corp.	34,045,409,000
10	Continental Illinois Corp., Chicago	32,808,986,000
11	Irving Bank Corp., New York	24,232,521,000
12	Republic New York Corp.	17,464,897,000
13	Harris Bankcorp, Inc., Chicago	10,277,701,000
14	Northern Trust Corp., Chicago	9,090,107,000

Peer Asset Rank	BANKS WITH ASSETS OVER $10 BILLION	Assets 12/31/86
1	BankAmerica Corp., San Francisco	104,189,297,000
2	Security Pacific Corp., Los Angeles	62,606,000,000
3	First Interstate Bancorp., Los Angeles	55,421,736,000
4	Wells Fargo & Co., San Francisco	44,577,100,000
5	First Bank System, Inc., Minneapolis	28,011,495,000
6	NCNB Corp., Charlotte, N.C.	27,472,434,000
7	First Union Corp., Charlotte, N.C.	26,820,240,000
8	SunTrust Banks, Inc., Atlanta	26,165,455,000
9	Marine Midland Banks, Inc., Buffalo, N.Y.	24,789,596,000
10	Bank of New England Corp., Boston	22,472,935,000
11	PNC Financial Corp, Pittsburgh	22,198,930,000
12	MCorp, Dallas	21,886,812,000
13	Norwest Corp., Minneapolis	21,539,400,000
14	NBD Bancorp., Inc., Detroit	21,176,031,000
15	RepublicBank Corp., Dallas	20,944,300,000
16	Bank of New York Co., Inc.	20,708,850,000
17	Barnett Banks of Florida, Inc., Jacksonville	20,228,949,000
18	Texas Commerce Bancshares, Inc., Houston	19,192,000,000
19	Citizens & Southern Corp., Atlanta	18,757,000,000
20	First Wachovia Corp., Winston-Salem, N.C.	18,689,550,000
21	InterFirst Corp., Dallas	17,986,000,000
22	First Fidelity Bancorp., Newark, N.J.	15,170,304,000
23	Sovran Financial Corp., Norfolk, Va. (a)	14,952,156,000
24	CoreStates Financial Corp., Philadelphia	14,595,402,000
25	National City Corp., Cleveland	14,107,259,000
26	Hartford National Corp., Conn. (a)	13,879,294,000
27	First City Bancorp. of Texas, Inc., Houston	13,681,179,000
28	Banc One Corp., Columbus, Ohio	12,662,000,000
29	Southeast Banking Corp., Miami	12,468,984,000
30	Midlantic Corp., Edison, N.J.	11,873,756,000
31	Fleet Financial Group, Inc., Providence, R.I. (a)	11,690,346,000
32	Fidelcor, Inc., Philadelphia (a)	11,391,725,000
33	Norstar Bancorp, Inc., Albany, N.Y. (a)	11,132,015,000
34	AmeriTrust Corp., Cleveland (a)	11,068,113,000
35	Valley National Corp., Phoenix, Ariz. (a)	10,715,497,000
36	Shawmut Corp., Boston (a)	10,697,446,000

Peer Asset Rank	BANKS WITH ASSETS OF $5 BILLION TO $10 BILLION	Assets 12/31/86
1	Comerica, Inc., Detroit	9,982,511,000
2	Boatmen's Bancshares, Inc., St. Louis	9,919,003,000
3	Union Bancorp, Los Angeles	9,901,273,000
4	Allied Bancshares, Inc., Houston (b)	9,863,646,000
5	Maryland National Corp., Baltimore	9,513,341,000
6	U.S. Bancorp., Portland, Ore.	9,491,354,000
7	Signet Banking Corp., Richmond	9,471,496,000
8	United Virginia Bankshares, Inc., Richmond	9,412,574,000
9	Rainier Bancorporation, Seattle	9,216,090,000
10	KeyCorp., Albany, N.Y.	9,072,750,000
11	Society Corp., Cleveland	9,060,948,000
12	Manufacturers National Corp., Detroit	8,110,207,000
13	United Jersey Banks, Princeton (c)	8,023,961,000
14	First of America Bk Corp., Kalamazoo, Mich.	7,869,916,000
15	Huntington Bancshares, Inc., Columbus, Ohio	7,717,915,000
16	Michigan National Corp., Farmington Hills	7,672,215,000
17	BayBanks, Inc., Boston	7,627,968,000
18	First American Bksh., Washington, D.C.	7,209,709,000
19	State Street Boston Corp., Boston	7,189,818,000
20	First Wisconsin Corp., Milwaukee	7,090,197,000
21	Florida National Banks of Fla., Inc., Jacksonville	6,876,822,000
22	Meridian Bancorp., Inc., Reading, Pa.	6,801,115,000
23	European American Bancorp, New York	6,744,465,000
24	Mercantile Bancorporation, Inc., St. Louis, Mo.	6,586,179,000
25	Riggs National Corp., Washington, D.C.	6,253,385,000
26	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	6,000,935,000
27	Texas American Bankshares, Inc., Fort Worth	5,985,740,000
28	First American Corp., Nashville (c)	5,950,777,000
29	AmSouth Bancorporation, Birmingham, Ala.	5,942,706,000
30	Dominion Bankshares Corp., Roanoke, Va. (c)	5,920,662,000
31	First Pennsylvania Corp., Philadelphia	5,887,589,000
32	Centerre Bancorp., St. Louis	5,664,526,000
33	Old Kent Financial Corp., Grand Rapids, Mich.	5,582,276,000
34	First Tennessee National Corp., Memphis	5,555,707,000
35	First Maryland Bancorp., Baltimore (c)	5,487,202,000
36	Continental Bancorp., Inc., Philadelphia (c)	5,311,046,000
37	Commerce Bancshares, Inc., Kansas City (c)	5,293,463,000
38	First Kentucky National Corp., Louisville (c)	5,128,486,000
39	Indiana National Corp., Indianapolis (c)	5,106,296,000
40	SouthTrust Corp., Birmingham, Ala. (c)	5,101,073,000
41	First Security Corp., Salt Lake City, Utah	5,079,578,000
42	Bancorp Hawaii, Inc., Honolulu (c)	5,060,018,000

Peer groups include all bank holding companies with assets of $5 billion or more at yearend 1986.

(a) In 1985, the bank was in Peer Group 3: Banks with Assets of $5 billion to $10 billion.

(b) In 1985, this bank was in Peer Group 2: Bank with Assets over $10 billion.

(c) In 1985, the bank had less than $5 billion in assets, and therefore was not in the study.

Definitions and Methodology

The statistical tables for the *American Banker's* annual performance study were compiled by the *American Banker* from data provided by *Cates Consulting Analysts, New York.*

A listing of the bank holdings in today's study appears to the left. The firms are divided into three peer group: Peer Group 1 — Money Center Banks; Peer Group 2 — Banks with assets over $10 Billion on Dec. 31, 1986; and Peer Group 3 — Banks with assets between $5 Billion and $10 billion on Dec. 31, 1986. Within each peer group, the firms are listed in order of their asset size on Dec. 31.

This table was prepared by the American Banker statistics department. Banks that are not owned by holding companies are excluded.

The first table, is called "1986 Performance of Top U.S. Banking Companies". The banks in Peer Groups 1 and 2 appear on page 22, and the banks in Peer Group 3 appear on page 24. The banking firms are ranked by three measures of performance: return on average assets; return on average equity; and percentage change in earnings per share.

Cates defines **return on average assets** as net income before extraordinary items for the entire year 1986 divided by a daily average of total assets. If daily average assets is not available, Cates uses the mean of Dec. 31, 1985, and Dec. 31, 1986.

Return on average equity is net income minus preferred stock dividends divided by average common shareholders' equity. Here, average equity is computed by taking the mean of Dec. 31, 1985 and Dec. 31, 1986, common equity.

The percentage change in earnings per share is the difference of earnings per share (12/86-12/85) divided by earnings per share 12/85. Earnings per share is primary, based on net income before extraordinary items, and for the 12-month period.

In this listing **American Banker** shows the 1985 data as reported in 1986; lists firms geographically if two or more firms have the identical return on assets for 1986; calculates the group mean; and calculates the group median.

The group **mean** is calculated by summing all of the values and dividing that number by the total number of observations. The **median** is obtained by finding the midpoint of the array of values.

Thee second table entitled "How the Market Looks at Banks," appears on page 26. Here, the banks are ranked in order of market-to-book value of their stock. In addition, the price earnings multiple and dividend yield are shown.

Market-to-book value for 1986 is the stock price divided by the book value per share. Cates uses the bid price on common stock as of Jan. 31, 1987, (or the closest trade date) and divides this by book value per share on Dec. 31, 1986. The market-to-book value for 1985 is calculated by dividing the bid price on common stock as of Feb. 3, 1986, (or the closest trade date) by book value per share on Dec. 31, 1985.

The price earnings multiple is the stock price, as defined above, divided by earnings per share.

The dividend yield is the indicated annual dividend divided by the stock price as defined above.

Performance Group Medians: 1982-1986

	1986			1985			1984			1983			1982		
	ROA	ROE	Mkt/Book	ROA	ROE	Mkt/Book	ROA	ROE	Mkt/Book	ROA	ROE	Mkt/Book	ROA	ROE	Mkt/Book
Money Center Banks	0.70	13.32	95.23	0.65	13.16	95.02	0.54	11.65	82.00	0.60	13.86	81.52	0.57	13.86	65.39
Banks with Assets over $10 Billion	0.89	15.68	134.44	0.81	14.90	117.77	0.70	12.87	88.61	0.68	13.02	85.78	0.70	14.58	72.37
Banks with Assets of $5 Billion to $10 Billion	0.89	14.24	134.20	0.88	14.37	132.78	0.84	13.95	108.99	0.78	12.49	95.69	0.81	13.39	72.29

It's easier to pull out all the stops when you're the one who wrote the music.

The seasoned professionals who serve FDR's customers can deliver a consistently high level of consultation and support because they are always dealing with familiar concepts — familiar because in so many cases the concepts originated with FDR.

We're the oldest and biggest transaction processing company in the industry. Long ago, we mastered the technology and techniques which are in widest use today. Even if you're operating your own in-house system, chances are it owes much of its productivity and efficiency to the trailblazing FDR innovators.

We dedicate hundreds of thousands of programming hours every year to the development of profitable new products and services — and, just as important, to the never-ending enhancement of existing programs. That support is all yours through FDR, plus accessibility to consultation with the best brains FDR has to offer. . .the best in the business.

This is what you get when we pull out all the stops. For further information on the transaction processing firepower FDR has built up through the years, call Tom Walsh, Vice President of Marketing, (402) 399-7030.

FDR

First Data Resources Inc.
7301 Pacific Street Omaha, NE 68114-5497

1986 Performance of Top U.S. Banking Companies

Compiled by American Banker Copyright 1987

How the Market Looks at Banks

Mkt-Book Rank 1986	1985	MONEY CENTER BANKS	Ratio of Market-to-Book Value 1986	1985	Price Earnings Multiple 1986	1985	Dividend Yield (%) 1986	1985
1	1	J. P. Morgan & Co., Inc.	169.58	138.71	9.81	8.42	2.71	3.73
2	4	Northern Trust Corp.	158.42	122.62	13.35	14.76	2.12	2.97
3	3	Republic New York Corp.	155.61	132.00	11.63	9.70	2.17	2.83
4	5	Bankers Trust New York Corp.	128.93	106.73	8.32	6.80	3.06	4.04
5	7	Bank of Boston Corp.	118.51	95.02	7.86	7.26	3.45	4.30
6	6	Citicorp	101.43	96.29	7.93	6.85	4.34	4.64
7	9	Irving Bank Corp.	95.23	89.55	7.54	7.23	4.04	4.42
8	10	First Chicago Corp.	86.70	87.98	7.80	10.56	4.13	4.40
9	11	Chemical New York Corp.	84.40	86.73	6.26	6.05	5.49	5.59
10	8	Mellon Bank Corp.	82.44	94.39	8.47	7.99	5.26	4.70
11	12	Chase Manhattan Corp.	73.90	73.70	5.90	5.68	5.24	5.66
12	2	Continental Illinois Corp.	73.88	137.71	18.77	22.67	0.36	0.00
13	13	Manufacturers Hanover Corp.	62.90	63.50	5.31	5.31	6.95	7.28
		Mean Values for Group	**107.07**	**92.72**	**9.15**	**9.18**	**3.79**	**4.20**
		Median Values for Group	**95.23**	**95.02**	**7.86**	**7.26**	**4.04**	**4.40**

Mkt-Book Rank 1986	1985	BANKS WITH ASSETS OVER $10 BILLION	Ratio of Market-to-Book Value 1986	1985	Price Earnings Multiple 1986	1985	Dividend Yield (%) 1986	1985
1	--	Fleet Financial Group, Inc.	185.58	149.66	10.08	8.51	2.77	3.62
2	1	Banc One Corp.	182.57	215.42	11.03	13.00	3.25	2.76
3	2	First Wachovia Corp.	182.40	189.63	11.14	10.47	2.65	2.72
4	3	Barnett Banks of Florida, Inc.	173.05	176.99	11.04	10.90	2.42	2.40
5	4	First Union Corp., Inc.	171.00	175.61	9.15	10.53	2.61	2.73
6	--	Sovran Financial Corp.	170.73	153.29	10.02	9.39	3.78	3.89
7	6	PNC Financial Corp.	162.42	164.70	9.01	9.76	3.54	3.48
8	5	SunTrust Banks, Inc.	161.05	167.99	11.56	10.78	2.98	1.67
9	7	Citizens & Southern Corp.	159.07	161.30	9.84	9.51	3.52	3.89
10	18	Wells Fargo & Co.	153.70	105.67	11.03	7.88	2.81	4.16
11	--	Hartford National Corp.	152.23	152.62	9.53	9.13	4.34	4.54
12	11	Midlantic Corp.	149.58	140.19	10.43	8.79	3.04	2.93
13	10	CoreStates Financial Corp.	148.51	140.25	9.63	5.45	3.69	3.76
14	--	Norstar Bancorp., Inc.	146.46	155.49	10.02	10.98	4.56	4.38
15	9	NCNB Corp.	144.64	154.09	9.39	9.54	3.28	3.46
16	8	Bank of New England Corp.	142.54	160.37	9.09	9.89	3.41	3.25
17	--	Fidelcor, Inc.	141.88	121.17	9.40	8.10	3.72	3.88
18	12	National City Corp.	139.49	135.56	8.43	8.57	4.14	3.85
19	16	First Bank System, Inc.	129.39	112.14	8.63	8.10	3.08	3.48
20	13	Southeast Banking Corp.	127.02	124.48	9.28	10.59	3.16	3.33
21	14	Bank of New York Co., Inc.	124.45	127.54	7.95	8.16	3.92	4.37
22	15	First Fidelity Bancorp.	123.55	117.77	8.71	8.58	4.52	5.07
23	20	Security Pacific Corp.	122.20	102.88	8.36	7.07	3.57	4.26
24	--	Shawmut Corp.	120.68	113.55	9.37	8.22	3.98	4.33
25	--	Valley National Corp.	113.06	127.93	8.05	8.83	3.38	3.25
26	19	NBD Bancorp., Inc.	110.29	104.39	8.33	8.51	3.50	3.30
27	22	Norwest Corp.	104.76	82.62	11.06	9.49	4.47	5.92
28	--	AmeriTrust Corp.	97.96	100.62	9.08	9.04	4.42	4.12
29	21	First Interstate Bancorp.	96.13	97.47	7.84	7.84	4.72	4.66
30	24	Marine Midland Banks, Inc.	81.84	73.59	7.08	6.93	4.01	4.29
31	26	Texas Commerce Bcsh, Inc.	80.51	65.77	45.90	14.59	5.57	8.60
32	28	BankAmerica Corp.	65.75	50.60	N.A.	N.A.	0.00	6.33
33	25	RepublicBank Corp.	50.07	73.35	12.20	6.25	8.15	5.56
34	23	MCorp	42.16	76.51	N.A.	6.62	0.00	7.00
35	27	InterFirst Corp.	35.86	53.30	N.A.	10.31	0.00	6.40
36	29	First City Bancorp of Texas, Inc.	24.17	46.77	N.A.	15.33	0.00	5.22
		Mean Values for Group	**125.47**	**120.80‡**	**10.68**	**9.27‡**	**3.36**	**4.19‡**
		Median Values for Group	**134.44**	**117.77‡**	**9.40**	**8.68‡**	**3.51**	**3.89‡**

Mkt-Book Rank 1986	1985	BANKS WITH ASSETS OF $5 BILLION TO $10 BILLION	Ratio of Market-to-Book Value 1986	1985	Price Earnings Multiple 1986	1985	Dividend Yield (%) 1986	1985
1	1	State Street Boston Corp.	263.63	236.02	14.97	13.98	1.22	1.32
2	--	Continental Bancorp., Inc.	204.60	159.56	19.21	9.76	3.37	4.50
3	--	First Kentucky National Corp.	182.53	176.58	11.04	10.66	3.29	3.43
4	--	United Jersey Banks	168.46	159.02	11.52	10.74	3.44	3.31
5	4	AmSouth Bancorp.	168.09	161.97	10.58	10.38	3.50	5.43
6	--	Bancorp Hawaii, Inc.	161.76	133.21	10.50	8.99	2.78	3.51
7	3	Signet Banking Corp.	161.29	175.10	9.67	10.33	3.63	3.56
8	--	SouthTrust Corp.	158.47	173.42	10.01	10.49	3.00	2.87
9	--	Marshall & Ilsley Corp.	153.27	146.54	10.08	9.92	2.69	2.83
10	11	United Virginia Bankshares, Inc.	153.20	145.57	9.93	9.42	3.17	3.35
11	12	Maryland National Corp.	142.31	145.25	8.57	9.22	3.04	2.64
12	13	Huntington Bancshares, Inc.	141.02	144.47	9.72	9.87	3.26	3.20
13	--	Dominion Bankshares Corp.	140.72	149.46	9.77	10.05	3.46	3.52
14	--	First Maryland Bancorp.	140.44	138.82	11.90	13.00	2.76	3.03
15	--	Old Kent Financial Corp.	140.06	150.55	8.81	8.97	3.35	3.21
16	19	First Tennessee National Corp.	139.90	132.57	9.02	9.50	3.67	4.17
17	18	BayBanks, Inc.	138.69	132.78	9.57	8.60	3.36	3.66
18	16	Rainier Bancorp.	135.01	137.28	10.63	10.39	2.98	2.95
19	--	First American Corp.	134.20	155.08	9.63	10.71	3.68	3.48
20	--	Indiana National Corp.	133.32	127.20	10.10	9.53	3.12	3.13
21	17	Meridian Bancorp., Inc.	132.98	136.08	9.07	8.92	4.13	4.31
22	5	KeyCorp.	129.40	157.13	8.58	10.01	3.98	3.83
23	14	First of America Bank Corp.	128.72	141.03	8.46	8.62	3.46	3.13
24	15	Florida National Banks of Florida	128.13	138.38	16.15	5.86	2.05	1.92
25	29	First Wisconsin Corp.	126.00	111.53	10.23	9.95	3.25	3.10
26r	20	Society Corp.	124.00r	128.50	17.57	9.32	1.59	3.29
27	22	Boatmen s Bancshares, Inc.	123.64	123.80	9.63	8.67	4.42	4.33
28	24	First Pennsylvania Corp.	122.29	119.91	312.67	N.A.	0.00	0.00
29	28	Michigan National Corp.	120.36	112.39	10.31	12.41	3.11	2.44
30	9	Riggs National Corp.	119.50	152.03	10.75	12.16	3.86	3.17
31	27	U.S. Bancorp.	119.27	112.47	9.77	9.72	2.96	3.09
32	32	Comerica, Inc.	110.97	87.61	9.61	8.65	4.20	5.68
33	--	Commerce Bancshares, Inc.	109.51	102.23	9.73	8.68	2.93	3.31
34	30	Mercantile Bancorp., Inc.	105.65	103.93	8.75	8.18	4.48	4.48
35	33	Centerre Bancorp.	90.29	85.60	10.06	10.06	4.59	5.07
36	34	First Security Corp.	86.15	79.11	60.37	14.90	4.44	4.73
37	25	Manufacturers National Corp.	84.56	117.28	6.29	8.69	4.35	3.02
38	--	Allied Bancshares, Inc.	82.88	111.36	N.A.	6.02	3.27	4.73
39	35	Texas American Bankshares, Inc.	59.73	89.97	N.A.	10.00	2.86	6.33
		Mean Values for Group	**138.18**	**132.50†**	**20.09**	**9.74†**	**3.25**	**3.62†**
		Median Values for Group	**134.20**	**132.78†**	**9.77**	**9.41†**	**3.29**	**3.62†**

Data are from **Cates Consulting Analysts, New York, Quarterly Performance Report** and are compiled by **American Banker**. Bank holding companies are ranked by the ratio of the market value of the firm s stock to its book value. For definitions and methodology used to compile this listing, see page 18. **Dashes (---)** in the 1985 rank columns indicate that these companies were not in this peer group panel last year. **(‡)**— The 1985 mean and median were calculated for the 30 banks comprising the panel that year. **(†)**— The 1985 mean and median were calculated for the 39 banks comprising the panel that year. **(r)**— Rank and market-to-book ratio have been revised since publication on June 17, 1987.

Market-to-Book Ratios of Top Banks: 1986, 1985, 1982

	Last Year — The BEST		Last Year — The WORST		Previous Year — The BEST		Previous Year — The WORST		Five Years Ago — The BEST		Five Years Ago — The WORST	
Money Center Banks	169.58	J.P. Morgan & Co. Inc.	67.90	Manufacturers Hanover Corp	138.71	J.P. Morgan & Co. Inc.	63.50	Manufacturers Hanover Corp	135.16	Republic New York Corp.	50.53	Continental Illinois Corp
	158.42	Northern Trust Co.	73.88	Continental Illinois Corp.	137.71	Continental Illinois Corp.	73.70	Chase Manhattan Corp.	94.80	J.P. Morgan & Co. Inc.	54.14	Harris Bankcorp, Inc.
	155.61	Republic New York Corp.	73.90	Chase Manhattan Corp.	132.00	Republic New York Corp.	86.73	Chemical New York Corp.	90.83	Citicorp	55.65	Irving Bank Corp.
Banks with Assets over $10 Billion	185.58	Fleet Financial Group	24.17	First City Bancorp. of Texas	215.42	Banc One Corp.	46.77	First City Bancorp. of Texas	137.26	Texas Commerce Bcshs	48.06	Crocker National Corp.
	182.57	Banc One Corp.	35.86	InterFirst Corp.	189.63	First Wachovia Corp.	50.60	BankAmerica Corp.	123.60	Mercantile Texas Corp.	48.90	Marine Midland Banks Inc.
	182.40	First Wachovia Corp.	42.16	MCorp	176.99	Barnett Banks of Florida	53.30	InterFirst Corp.	114.34	PNC Financial Corp.	51.38	NBD Bancorp Inc.
Banks with Assets of $5 Billion to $10 Billion	263.63	State Street Boston Corp.	59.73	Texas American Bankshares	236.02	State Street Boston Corp.	68.97	Texas American Bankshares	200.65	Allied Bankshares Inc.	42.34	First Pennsylvania Corp.
	248.15	Society Corp.	82.88	Allied Bancshares Inc.	176.51	Third National Corp.	79.11	First Security Corp.	180.84	Banc One Corp.	42.93	Banc Ohio Corp.
	204.60	Continental Bancorp Inc.	84.56	Manufacturers National Corp.	175.10	Bank of Virginia Co.	85.60	Centerre Bancorp.	121.96	Barnett Banks of Florida	47.90	Michigan National Corp.

Automated Teller Machines at Top Banking Firms

On June 30, 1987

Compiled by American Banker Copyright 1987

	BHC Rank 6/87		Assets ($ Mil.) 6/30/87	Domestic Banks Controlled	Domestic Branches	Total ATMs	Total ATM Rank	ATMs In Bank Offices	ATMs Outside Offices	Outside ATM Rank
ALABAMA	74	AmSouth Bancorporation, Birmingham	6,463.5	4	178	94	71	66	28	46
	110	Central Bancshares of the South, Inc., Birmingham	3,492.9	5	N.A.	40	137	37	3	125
	84	SouthTrust Corp., Birmingham	5,282.5	29	161	63	105	56	7	97
	101	First Alabama Bancshares, Inc., Montgomery	4,205.3	3	136	75	90	N.A.	N.A.	N.A.
ALASKA	--	National Bancorp of Alaska, Anchorage	1,231.2	1	51	41	135	33	8	88
ARIZONA	46	Valley National Corp., Phoenix	11,030.5	4	296	215	31	187	28	45
ARKANSAS	--	Worthen Banking Corp., Little Rock	1,888.0	10	68	40	136	30	10	82
CALIFORNIA	122	City National Corp., Beverly Hills	3,031.3	1	24	28	155	28	0	169
	9	First Interstate Bancorp., Los Angeles	51,790.6	24	984	1,064	5	764	300	2
	--	Imperial Bancorp., Los Angeles	1,709.2	1	11	0	179	0	0	145
	7	Security Pacific Corp., Los Angeles	64,714.0	4	700	685	6	641	44	28
	42	Union Bancorp, Los Angeles	12,229.3	2	73	4	165	4	0	158
	3	BankAmerica Corp., San Francisco	96,923.0	2	1,053	1,350	1	N.A.	N.A.	N.A.
	--	Bank of California NA, San Francisco	4,549.2	--	18	18	160	17	1	140
	--	California First Bank, San Francisco	6,000.3	--	135	163	43	163	0	143
	149	Hibernia Bancshares Corp., San Francisco	2,350.4	1	35	0	170	0	0	170
	--	Sumitomo Bank of California, San Francisco	3,413.5	--	63	63	104	52	1	141
	10	Wells Fargo & Co., San Francisco	44,721.3	1	449	1,195	3	1,151	44	27
COLORADO	145	Affiliated Bancshares of Colorado, Inc., Denver	2,476.4	29	0	52	118	N.A.	N.A.	N.A.
	--	Central Bancorporation, Inc., Denver	1,869.3	20	0	28	154	28	0	155
	133	Colorado National Bankshares, Inc., Denver	2,652.4	23	0	38	139	35	3	116
	78	United Banks of Colorado, Inc., Denver	5,764.7	46	0	109	59	71	38	31
CONNECTICUT	140	Citytrust Bancorp, Inc., Bridgeport	2,538.9	1	89	32	148	32	0	149
	39	Hartford National Corp.	14,095.9	8	250	191	37	172	19	61
	129	Northeast Bancorp., Inc., New Haven	2,837.3	3	60	80	82	52	28	47
DELAWARE	--	Wilmington Trust Co.	2,807.7	2	35	90	72	85	5	103
DISTRICT OF COLUMBIA	67	First American Bankshares, Washington	7,267.8	6	223	166	40	159	7	95
	75	Riggs National Corp., Washington	6,150.2	2	35	52	117	48	4	113
FLORIDA	27	Barnett Banks of Florida, Inc., Jacksonville	20,680.8	34	460	413	13	354	59	17
	66	Florida National Banks of Florida, Jacksonville	7,353.0	2	187	234	30	N.A.	N.A.	N.A.
	40	Southeast Banking Corp., Miami	12,648.0	5	185	156	45	142	14	68
	94	First Florida Banks, Inc., Tampa	4,586.6	2	136	175	39	75	100	9
GEORGIA	107	Bank South Corp., Atlanta	3,655.3	9	86	70	96	41	29	41
	30	Citizens & Southern Corp., Atlanta	18,819.3	3	464	350	15	276	74	14
	19	SunTrust Banks, Inc., Atlanta	25,560.6	51	630	571	9	499	72	15
	--	CB & T Bancshares, Inc., Columbus	1,558.7	12	66	35	144	30	5	107
HAWAII	85	Bancorp Hawaii, Inc., Honolulu	5,269.4	1	60	58	112	36	22	53
	106	First Hawaiian, Inc., Honolulu	3,678.5	1	46	47	124	46	1	135
IDAHO	114	Moore Financial Group, Inc., Boise	3,264.7	3	108	43	128	40	3	117
ILLINOIS	13	Continental Illinois Corp., Chicago	33,372.0	6	0	4	166	4	0	160
	--	Exchange International Corp., Chicago	1,856.9	1	1	5	162	5	0	152
	11	First Chicago Corp.	41,564.8	10	0	57	113	52	5	105
	50	Harris Bankcorp, Inc., Chicago	9,979.5	9	0	39	136	30	9	86
	62	Northern Trust Corp., Chicago	8,078.8	13	9	42	131	36	6	101
INDIANA	87	Indiana National Corp., Indianapolis	5,103.5	6	91	71	91	65	6	102
	105	Merchants National Corp., Indianapolis	3,865.6	12	105	70	95	62	8	90
IOWA	--	Banks of Iowa, Inc., Des Moines	2,183.8	14	25	70	97	60	10	80
KANSAS	142	Fourth Financial Corp., Wichita	2,514.0	10	0	34	146	16	18	62
KENTUCKY	92	First Kentucky National Corp., Louisville	4,781.8	8	94	75	87	72	3	120
	135	Liberty National Bancorp, Inc., Louisville	2,578.1	5	62	47	125	37	10	77
LOUISIANA	97	Premier Bancorp., Inc., Baton Rouge	4,503.1	8	100	71	93	43	28	43
	112	First Commerce Corp., New Orleans	3,427.1	5	67	89	74	68	21	57
	96	Hibernia Corp., New Orleans	4,542.5	1	66	48	120	44	4	112
	134	Whitney Holding Corp., New Orleans	2,610.0	1	34	4	167	4	0	162
MARYLAND	138	Baltimore Bancorp	2,543.9	1	30	32	150	31	1	131
	91	Equitable Bancorporation, Baltimore	4,903.4	3	129	166	41	156	10	84
	82	First Maryland Bancorp., Baltimore	5,392.5	2	184	118	58	89	29	40
	36	MNC Financial, Inc., Baltimore	14,966.6	2	196	125	55	125	0	153
	121	Mercantile Bankshares Corp., Baltimore	3,066.0	16	112	48	121	44	4	111
	--	Citizens Bancorp, Riverdale	1,695.7	1	113	49	119	38	11	75
MASSACHUSETTS	15	Bank of Boston Corp.	30,463.6	4	270	146	48	136	10	83
	18	Bank of New England Corp., Boston	27,051.3	14	479	467	12	348	119	6
	63	BayBanks, Inc., Boston	7,876.6	8	240	626	8	376	250•	3
	--	Boston Safe Deposit & Trust Co.	10,298.2	0	0	0	173	0	0	144
	49	Shawmut Corp., Boston	10,417.7	15	213	392	14	312	80	13
	69	State Street Boston Corp.	7,062.1	1	5	10	161	7	3	121
	146	Multibank Financial Corp., Quincy	2,371.7	6	82	42	132	41	1	139
MICHIGAN	53	Comerica, Inc., Detroit	9,701.0	19	184	256	27	228	28	44
	64	Manufacturers National Corp., Detroit	7,678.5	5	132	79	83	66	13	70
	24	NBD Bancorp., Inc., Detroit	22,564.8	33	350	310	20	N.A.	N.A.	N.A.
	61	Michigan National Corp., Farmington Hills	8,098.3	7	227	515	11	314	201	4
	--	Citizens Banking Corp., Flint	2,248.5	6	68	48	122	38	10	78
	79	Old Kent Financial Corp., Grands Rapids	5,674.0	25	188	99	69	98	1	138
	59	First of America Bank Corp., Kalamazoo	8,402.5	50	355	196	36	165	31	38
	148	Security Bancorp, Inc., Southgate	2,365.2	7	78	58	111	58	0	150
MINNESOTA	--	Bank Shares Inc., Minneapolis	1,694.8	6	9	N.A.	N.A.	N.A.	N.A.	N.A.
	16	First Bank System, Inc., Minneapolis	28,406.0	67	139	209	34	114	95	11
	29	Norwest Corp., Minneapolis	20,295.9	70	212	535	10	N.A.	N.A.	N.A.
MISSISSIPPI	117	Deposit Guaranty Bancorp, Jackson	3,225.3	2	120	31	151	28	3	124
	147	First Capital Corp., Jackson	2,365.8	1	64	24	157	20	4	114
MISSOURI	93	Commerce Bancshares, Inc., Kansas City	5,050.9	23	107	77	85	74	3	118
	115	United Missouri Bancshares, Inc., Kansas City	3,246.3	21	69	54	115	52	2	130
	51	Boatmen's Bancshares, Inc., St. Louis	9,742.2	36	151	97	70	90	7	98
	86	Centerre Bancorp., St. Louis	5,198.5	13	0	56	114	53	3	115
	72	Mercantile Bancorporation, Inc., St. Louis	6,618.0	33	103	62	107	62	0	151
NEBRASKA	--	FirsTier Financial, Inc., Lincoln	2,152.7	2	12	43	130	20	23	51
NEW HAMPSHIRE	--	Amoskeag Bank Shares, Inc., Manchester	1,669.5	3	19	35	145	18	17	63
	--	First NH Banks, Inc., Manchester	2,125.4	12	66	85	77	44	41	29
NEW JERSEY	33	Midlantic Corp., Edison	16,800.6	9	398	165	42	155	10	76
	--	Constellation Bancorp, Elizabeth	1,937.2	1	40	43	129	40	3	122
	98	First Jersey National Corp, Jersey City	4,415.5	5	114	138	51	113	25	49
	35	First Fidelity Bancorporation, Newark	15,367.7	5	317	130	54	125	5	106
	109	Horizon Bancorp, Morristown	3,562.7	6	125	25	156	24	1	132
	60	United Jersey Banks, Princeton	8,215.4	13	195	0	174	0	0	157
	--	Citizens First Bancorp, Inc., Ridgewood	2,068.2	1	46	20	159	19	1	136
	--	National Community Bank of New Jersey, Rutherford	2,854.6	--	82	41	133	39	2	126
	139	Summit Bancorp., Summit	2,539.7	7	93	N.A.	N.A.	N.A.	N.A.	N.A.
NEW MEXICO	141	Sunwest Financial Services, Inc., Albuquerque	2,528.1	12	85	100	67	48	52	21

Data are from an American Banker survey of the nation's top bank holding companies and banks not controlled by holding companies. Rank shown in left hand column is the asset rank as of June 30, 1987, for the nation's top 150 bank holding companies. Banks not owned by holding companies and holding companies ranking below the top 150 will not have a rank number. (†)— Also owns 4 savings and loans. (‡)— Also has 248 S&L branch offices. (#)— Joint-venture with another banking firm (•)—Excludes 219 ATMs operating in franchisee or other locations.

Automated Teller Machines at Top Banking Firms

On June 30, 1987

Compiled by American Banker Copyright 1987

	BHC Rank 6/87		Assets ($ Mil.) 6/30/87	Domestic Banks Controlled	Domestic Branches	Total ATMs	Total ATM Rank	ATMs in Bank Offices	ATMs Outside Offices	Outside ATM Rank
NEW YORK	55	KeyCorp, Albany	9,280.2	13	423	N.A.	N.A.	N.A.	N.A.	N.A.
	43	Norstar Bancorp, Inc., Albany	12,137.7	7	398	123	57	107	16	65
	123	First Empire State Corp, Buffalo	3,004.5	2	58	59	109	49	10	81
	22	Marine Midland Banks, Inc., Buffalo	24,395.4	2	324	265	26	209	56	20
	8	Bankers Trust New York Corp.	54,700.0	2	6	0	169	0	0	166
	26	Bank of New York Co., Inc.	22,156.6	2	189	67	99	63	4	108
	--	Bank of Tokyo Trust Co., New York	6,026.1	--	5	5	164	4	1	134
	125	Canadian Imperial Holdings, Inc., New York	2,962.7	2	4	0	176	0	0	161
	2	Chase Manhattan Corp., New York	98,860.1	7	400	N.A.	N.A.	N.A.	N.A.	N.A.
	4	Chemical New York Corp.	78,410.0	4	337	247	29	239	8	91
	1	Citicorp, New York	194,400.0	7†	500‡	1,200+	2	N.A.	N.A.	N.A.
	73	European American Bancorp, New York	6,582.2	1	86	36	142	36	0	156
	--	Fuji Bank & Trust Co., New York	4,552.2	--	3	2	168	2	0	164
	--	IBJ Schroder Bank & Trust Co., New York	3,146.5	--	0	0	172	0	0	148
	--	Industrial Bank of Japan Trust Co., New York	3,995.7	--	2	0	178	0	0	147
	23	Irving Bank Corp., New York	24,187.4	14	144	37	141	33	4	110
	--	Israel Discount Bank of New York	3,820.7	--	7	0	177	0	0	168
	6	Manufacturers Hanover Corp., New York	73,825.9	2	213	307	21	287	20	58
	5	J.P. Morgan & Co., Inc., New York	74,581.0	2	3	0	171	0	0	165
	--	National Westminster Bank USA, New York	11,763.6	--	135	101	66	82	19	60
	28	Republic New York Corp.	20,413.9	2	42	5	163	5	0	154
	128	U.S. Trust Corp., New York	2,885.9	2	3	0	175	0	0	167
NORTH CAROLINA	21	First Union Corp., Charlotte	24,523.9	21	724	N.A.	N.A.	N.A.	N.A.	N.A.
	20	NCNB Corp., Charlotte	24,624.0	6	560	280	25	242	38	32
	--	CCB Financial Corp., Durham	1,433.3	2	80	43	127	36	7	93
	126	First Citizens BancShares, Raliegh	2,962.7	1	317	84	78	81	3	119
	--	United Carolina Bancshares Corp., Whiteville	1,913.1	2	113	45	126	45	0	163
	111	Branch Corp., Wilson	3,435.0	1	166	86	76	79	7	96
	31	First Wachovia Corp., Winston-Salem	18,800.4	5	336	294	23	237	57	18
OHIO	143	First Bancorporation of Ohio, Akron	2,511.0	3	94	66	101	64	2	128
	95	Central Bancorporation, Inc., Cincinnati	4,547.5	7	123	100	68	60	40	30
	108	Fifth Third Bancorp, Cincinnati	3,642.5	8	93	105	65	88	17	64
	99	First National Cincinnati Corp.	4,341.9	14	125	131	52	110	21	55
	47	AmeriTrust Corp., Cleveland	10,567.5	14	211	151	47	136	15	67
	38	National City Corp., Cleveland	14,367.4	9	335	340	18	294	46	25
	57	Society Corp., Cleveland	8,931.1	4	221	255	28	220	35	35
	32	Banc One Corp., Columbus	17,692.7	37	470	349	17	297	52	22
	65	Huntington Bancshares, Inc., Columbus	7,615.5	8	198	105	64	103	2	127
	93	Trustcorp, Inc., Toledo	4,653.8	11	107	64	102	58	6	99
OKLAHOMA	119	Banks of Mid-America, Inc., Oklahoma City	3,155.3	2	4	30	152	9	21	56
	136	BancOklahoma Corp., Tulsa	2,558.6	10	4	213	32	51	162	7
OREGON	56	U.S. Bancorp., Portland	9,032.5	5	201	285	24	110	175	5
PENNSYLVANIA	150	Merchants Bancorp, Inc., Allentown	2,304.0	2	64	38	140	29	9	85
	132	Dauphin Deposit Corp., Harrisburg	2,680.0	2	75	33	147	30	3	123
	--	Keystone Financial Inc., Harrisburg	2,297.7	4	90	61	108	36	25	50
	118	Union National Corp., Mt. Lebanon	3,179.3	5	99	62	106	54	8	92
	130	Independence Bancorp, Inc., Perkasie	2,791.1	5	48	23	158	23	0	142
	37	CoreStates Financial Corp., Philadelphia	14,714.1	4	214	160	44	140	20	59
	44	Fidelcor, Inc., Philadelphia	11,692.4	3	189	108	61	N.A.	N.A.	N.A.
	81	First Pennsylvania Corp., Philadelphia	5,514.8	2	70	78	84	67	11	73
	144	Equimark Corp., Pittsburgh	2,510.5	1	73	89	73	44	45	26
	14	Mellon Bank Corp., Pittsburgh	33,164.7	7	361	628	7	354	274	2
	17	PNC Financial Corp, Pittsburgh	28,193.0	15	350	300	22	240	60	16
	71	Meridian Bancorp., Inc., Reading	6,999.3	2	156	140	50	93	47	24
	116	Pennbancorp, Titusville	3,232.4	3	132	83	79	69	14	69
PUERTO RICO	131	BanPonce Corp., Ponce	2,779.5	1	53	48	123	40	8	89
RHODE ISLAND	45	Fleet Financial Group, Inc., Providence	11,333.3	4	155	124	56	113	11	74
SOUTH CAROLINA	90	South Carolina National Corp., Columbia	4,922.2	1	161	130	53	117	13	71
TENNESSEE	77	First Tennessee National Corp., Memphis	5,938.6	2	151	107	62	85	22	54
	--	National Commerce Bancorp., Memphis	1,300.0	3	35	35	143	28	7	94
	137	Union Planters Corp., Memphis	2,547.0	5	57	67	100	35	32	37
	103	Commerce Union Corp., Nashville	4,160.4	10	103	63	103	33	30	39
	76	First American Corp., Nashville	6,059.7	13	124	87	75	75	12	72
TEXAS	12	First RepublicBank Corp., Dallas	34,400.0	105	17	350	16	260	90	12
	25	MCorp Dallas	22,163.7	57	5	1,100	4	N.A.	N.A.	N.A.
	80	Texas American Bancshares, Inc., Fort Worth	5,518.0	31	4	75	88	46	29	42
	58	Allied Bancshares, Inc., Houston	8,863.5	52	0	58	110	53	5	104
	41	First City Bancorporation of Texas, Inc., Houston	12,243.5	62	0	209	33	152	57	19
	120	Cullen Frost Bankers Inc., San Antonio	3,086.1	13	0	29	153	28	1	133
	127	National Bancshares Corp. of Texas, San Antonio	2,961.2	21	5	62	149	31	1	137
UTAH	88	First Security Corp., Salt Lake City	5,052.0	3	164	71	92	61	10	79
	--	Zions Bancorp., Salt Lake City	2,995.6	3	76	52	116	44	8	87
VIRGINIA	102	First Virginia Banks, Inc., Falls Church	4,197.9	21	270	105	63	105	0	159
	34	Sovran Financial Corp., Norfolk	16,443.1	4	351	313	19	288	25	48
	104	Central Fidelity Banks, Inc., Richmond	3,971.1	2	146	67	98	65	2	129
	54	Crestar Financial Corp., Richmond	9,490.4	3	232	144	49	140	4	109
	48	Signet Banking Corp., Richmond	10,508.4	3	237	188	38	165	23	52
	68	Dominion Bankshares Corp., Roanoke	7,267.4	11	234	109	60	76	33	36
WASHINGTON	--	Peoples Bancorporation, Seattle	2,269.2	1	71	196	35	30	166#	6
	53	Rainier Bancorporation, Seattle	9,589.6	4	181	154	46	56	98	10
	--	Old National Bancorporation, Spokane	1,983.1	2	76	76	86	26	50	23
	113	Puget Sound Bancorp, Tacoma	3,388.2	5	92	75	89	69	6	100
WISCONSIN	--	Valley Bancorporation, Appleton	2,182.9	34	77	41	134	25	16	66
	70	First Wisconsin Corp., Milwaukee	7,010.8	32	101	70	94	70	0	146
	100	Marine Corp., Milwaukee	4,304.2	22	79	80	81	44	36	33
	83	Marshall & Ilsley Corp., Milwaukee	5,314.5	30	61	82	80	47	35	34

Data are from an American Banker survey of the nation s top bank holding companies and banks not controlled by holding companies. Rank shown in left hand column is the asset rank as of June 30, 1987, for the nation s top 150 bank holding companies. Banks not owned by holding companies and holding companies ranking below the top 150 wi.. ot have a rank number. (†)— Also owns 4 savings and loans. (‡)— Also has 248 S&L branch offices. (#)— Joint-venture with another banking firm.(+)—Excludes 219 ATMs operating in franchisee or other locations.

Top 100 U.S. Commercial Banks in Deposits

In Order of Deposits December 31, 1987, Compared with December 31, 1986, and December 31, 1982

Compiled by American Banker Copyright 1987

Rank 12/31/87		Deposits 12/31/87	12/31/86	Rank 1986	Gain	Deposits 12/31/82	Rank 1982	Equity Capital 12/31/87	6/30/87
1	Citibank NA, New York	104,907,000,000	102,933,000,000	1		74,544,000,000	2	7,602,000,000	6,856,000,000
2	Bank of America NT&SA, San Francisco	70,221,000,000	76,084,000,000	2		95,037,498,000	1	2,863,000,000	2,620,000,000
3	Chase Manhattan Bank NA, New York	63,740,897,000	60,899,893,000	3		59,316,797,000	3	3,737,708,000	3,545,635,000
4	Morgan Guaranty Trust Co., New York	45,756,499,000	44,935,863,000	5	+ 1	39,807,553,000	5	3,485,422,000	3,311,054,000
5	Manufacturers Hanover Trust Co., New York	45,667,000,000	46,117,000,000	4		43,579,255,000	4	1,889,000,000	1,661,000,000
6	Chemical Bank, New York	42,242,000,000	39,163,000,000	6		29,684,938,000	6	1,857,000,000	1,814,000,000
7	Security Pacific National Bank, Los Angeles	33,847,250,000	34,574,626,000	7		25,791,750,980	9	1,817,133,000	1,884,195,000
8	Wells Fargo Bank NA, San Francisco	32,350,223,000	33,286,916,000	9	+ 1	18,334,746,000	11	2,233,940,000	1,693,247,000
9	Bankers Trust Co., New York	32,175,832,000	34,162,759,000	8		25,306,318,000	10	2,540,098,000	2,171,660,000
10	First National Bank, Chicago	27,243,360,000	24,909,690,000	10		27,495,357,000	8	863,225,000	907,466,000
11	Continental Illinois National Bank & Trust Co., Chicago	19,697,101,000	18,695,628,000	11		28,635,668,000	7	1,426,218,000	1,645,371,000
12	First National Bank, Boston	17,043,994,000	16,689,981,000	14	+ 2	10,960,124,000	17	1,104,522,000	1,121,682,000
13	First Interstate Bank of California, Los Angeles	16,829,226,000	18,115,591,000	12		15,950,069,000	13	704,596,000	856,946,000
14	Marine Midland Bank NA, Buffalo, N.Y.	16,638,545,000	17,034,413,000	13		15,286,733,000	14	500,006,000	698,649,000
15	Bank of New York	16,392,251,000	14,970,194,000	16	+ 1	8,874,136,241	18	1,031,733,000	955,724,000
16	Mellon Bank NA, Pittsburgh	15,271,394,000	15,049,613,000	15		12,891,198,000	15	570,433,000	718,364,000
17	Republic National Bank, New York	12,777,172,000	11,139,069,000	18	+ 1	6,925,592,000	24	1,609,387,000	1,502,659,000
18	Irving Trust Co., New York	12,129,150,000	12,662,578,000	17		12,435,442,000	16	682,910,000	792,219,000
19	First Bank NA, Minneapolis (a)	11,481,224,000	5,826,850,000	45	+26	3,575,182,000	48	856,922,000	396,479,000
20	Boston Safe Deposit & Trust Co.	11,445,040,000	6,830,142,000	37	+17	429,708,541	400	745,695,000	541,644,000
21	National Bank of Detroit	10,850,031,000	9,714,319,000	20		7,342,643,000	23	785,553,000	767,973,000
22	NCNB National Bank of North Carolina, Charlotte	10,584,957,000	9,847,559,000	19		6,101,833,000	26	812,572,000	812,207,000
23	Sovran Bank NA, Richmond	9,743,571,000	8,352,879,000	26	+ 3	3,112,906,000	56	665,818,000	624,173,000
24	National Westminster Bank USA, New York	9,[illegible]3,872,000	8,784,311,000	23		5,218,623,000	30	409,036,000	435,436,000
25	Bank of New England NA, Boston	9,423,023,000	7,337,376,000	31	+ 6	2,881,210,000	61	590,329,000	458,681,000
26	Southeast Bank NA, Miami	9,390,212,000	9,461,003,000	21	- 5	5,554,736,000	27	592,548,000	549,918,000
27	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	9,140,295,000	8,608,158,058	25		4,940,353,358	31	793,489,000	739,305,000
28	Valley National Bank, Phoenix	8,902,705,000	9,218,623,000	22		5,530,945,000	28	509,069,000	523,063,000
29	Pittsburgh National Bank	8,552,591,000	7,421,031,000	30	+ 1	4,795,893,000	32	591,632,000	605,269,000
30	First RepublicBank Dallas NA	8,431,214,000	8,623,009,000	24		7,878,961,000	22	471,169,000	627,277,000
31	Citizens & Southern National Bank, Atlanta	8,124,102,000	7,198,662,000	35	+ 4	3,928,721,000	42	662,459,000	620,668,000
32	Seattle-First National Bank	8,117,101,000	7,753,514,000	28		8,215,778,000	19	529,539,000	518,777,000
33	First Union National Bank, Charlotte, N.C.	8,061,095,000	7,597,348,000	29		3,707,503,000	43	782,073,000	761,030,000
34	First Fidelity Bank NA, Newark, N.J.	7,566,364,000	7,209,772,000	34		1,829,521,000	104	531,397,000	522,033,000
35	Connecticut National Bank, Hartford	7,446,761,000	7,045,299,000	36	+ 1	3,301,934,000	53	551,664,000	514,431,000
36	Connecticut Bank & Trust Co. NA, Hartford	7,295,089,000	7,215,016,000	33		3,694,611,000	44	530,726,000	490,167,000
37	Union Bank, Los Angeles	7,221,322,000	8,122,922,000	27		5,436,326,000	29	590,136,000	568,240,000
38	Fidelity Bank NA, Malvern, Pa.	6,857,854,000	7,242,812,000	32		672,083,000	271	395,399,000	392,534,000
39	Michigan National Bank, Farmington Hills	6,851,694,000						502,090,000	
40	Maryland National Bank, Baltimore	6,830,893,000	5,789,068,000	47	+ 7	2,842,731,000	64	432,429,000	411,585,000
41	NCNB National Bank of Florida, Tampa	6,803,122,000	6,746,423,000	38		737,448,864	246	569,972,000	543,964,000
42	Texas Commerce Bank NA, Houston	6,727,460,000	5,607,112,000	50	+ 8	6,834,611,000	25	628,980,000	616,890,000
43	Crestar Bank, Richmond (b)	6,609,130,000	6,111,774,000	41		3,518,611,000	50	444,645,000	458,746,000
44	Philadelphia National Bank	6,362,369,000	6,442,770,000	39		4,191,780,000	37	526,825,000	502,327,000
45	Harris Trust & Savings Bank, Chicago	6,219,856,000	6,096,175,000	42		4,727,252,000	33	538,363,000	540,834,000
46	Rainier National Bank, Seattle	6,154,505,000	6,316,803,000	40		4,261,717,794	36	465,614,000	447,943,000
47	Manufacturers National Bank, Detroit	6,030,732,000	5,237,695,000	57	+10	3,424,475,000	52	372,543,000	392,965,000
48	AmeriTrust Co. NA, Cleveland	6,006,409,000	6,081,623,000	43		4,164,729,000	38	489,267,000	539,179,000
49	Florida National Bank, Jacksonville	5,933,449,000	5,795,374,000	46		632,931,000	280	455,972,000	441,645,000
50	United States National Bank, Portland, Ore.	5,792,745,000	5,638,056,000	49		4,051,069,000	40	558,788,000	518,123,000
51	Comerica Bank-Detroit	5,714,440,000	5,911,414,000	44		4,315,387,000	35	357,486,000	379,287,000
52	First Union National Bank of Florida, Jacksonville	5,685,051,000	5,346,832,000	54	+ 2	1,986,463,000	93	434,027,000	433,978,000
53	Huntington National Bank, Columbus, Ohio	5,631,268,000	5,414,927,000	52		2,875,519,000	62	408,228,000	400,120,000
54	First Interstate Bank of Arizona NA, Phoenix	5,629,029,000	5,702,441,000	48		3,622,580,000	45	447,888,000	433,171,000
55	Meridian Bank, Reading, Pa.	5,532,291,000	5,359,657,000	53		2,102,305,000	87	477,545,000	459,374,000
56	MBank Dallas NA	5,504,756,000	5,465,342,000	51		3,284,189,000	54	252,316,000	212,720,000
57	Northern Trust Co., Chicago	5,441,841,000	5,013,678,000	59	+ 2	4,100,789,000	39	283,919,000	320,887,000
58	California First Bank, San Francisco	5,372,111,000	5,268,106,000	55		3,576,149,000	47	349,379,000	328,196,000
59	Bank of Tokyo Trust Co., New York	5,361,415,000	5,168,657,000	58		3,506,813,027	51	338,278,000	341,629,000
60	Signet Bank/Virginia, Richmond	5,238,495,000	4,394,393,000	66	+ 6	2,581,550,000	71	326,126,000	280,810,000
61	First National Bank, Atlanta	5,048,845,000	4,976,636,000	60		2,775,923,000	66	413,836,000	402,150,000
62	Riggs National Bank, Washington, D.C.	5,007,555,000	4,832,701,000	61		3,053,836,000	58	250,466,000	255,541,000
63	Shawmut Bank NA, Boston	4,989,948,000	3,790,637,000	78	+15	2,058,622,000	90	445,058,000	327,042,000
64	Fleet National Bank, Providence, R.I.	4,962,063,000	4,620,169,000	63		3,058,274,000	57	394,771,000	370,649,000
65	National City Bank, Cleveland	4,932,377,000	4,020,597,000	72	+ 7	2,591,757,000	70	376,850,000	386,149,000
66	Bank of Hawaii, Honolulu	4,835,452,000	4,320,112,000	68	+ 2	2,579,918,000	72	327,912,000	290,832,000
67	First Interstate Bank of Oregon NA, Portland	4,709,734,000	4,711,130,000	62		3,993,327,000	41	368,514,000	367,279,000
68	AmSouth Bank NA, Birmingham, Ala.	4,688,758,000	4,446,849,000	65		1,497,697,000	124	445,959,000	440,563,000
69	Provident National Bank, Philadelphia	4,622,805,000	4,384,556,000	67		2,762,159,000	67	385,597,000	356,282,000
70	State Street Bank & Trust Co., Boston	4,540,702,000	5,254,894,000	56		2,191,640,000	84	459,693,000	425,968,000
71	European American Bank, New York	4,513,240,000	4,593,372,000	64		3,619,417,000	46	263,950,000	381,436,000
72	Banco Popular de Puerto Rico, San Juan	4,492,171,000	3,820,226,000	77	+ 5	2,208,174,257	82	301,425,000	288,265,000
73	Barnett Bank of South Florida NA, Miami	4,388,167,000	4,004,588,000	74	+ 1	1,484,908,461	126	265,292,000	252,120,000
74	Society National Bank, Cleveland	4,377,453,000	3,968,552,000	75	+ 1	1,615,175,000	116	338,121,000	337,166,000
75	First Tennessee Bank NA, Memphis	4,360,545,000	4,255,373,000	69		1,375,211,000	138	317,742,000	320,233,000
76	Citizens & Southern National Bank, Fort Lauderdale, Fla.	4,233,293,000	838,845,000	326	+ 250	599,354,122	296	349,541,000	323,439,274
77	Sanwa Bank California, San Francisco	4,202,947,000	3,898,471,000	76		960,603,000	193	347,582,000	334,920,000
78	First Pennsylvania Bank NA, Philadelphia	4,136,159,000	4,007,509,000	73		3,539,863,000	49	281,541,000	266,242,000
79	Hibernia National Bank, New Orleans	4,130,496,000	2,177,568,000	143	+64	965,868,000	191	276,583,000	258,519,000
80	First Florida Bank NA, Tampa	4,097,294,000	4,072,068,000	71		1,063,930,000	174	342,819,000	323,880,000
81	Arizona Bank, Phoenix	3,961,526,000	3,763,043,000	80		1,970,553,118	98	274,505,000	285,246,000
82	Norwest Bank Minneapolis NA	3,898,042,000	4,104,098,000	70		3,137,712,000	55	302,675,000	290,798,000
83	First National Bank of Maryland, Baltimore	3,826,686,000	3,640,641,000	82		2,319,056,000	79	277,641,000	254,548,000
84	Trust Company Bank, Atlanta	3,707,956,000	3,387,271,000	90	+ 6	1,637,230,000	114	401,053,000	373,521,000
85	MBank Houston NA	3,703,324,000	3,496,278,000	86	+ 1	783,881,000	231	197,038,000	156,325,000
86	American Security Bank NA, Washington, D.C.	3,651,924,000	3,714,283,000	81		2,672,937,000	69	294,727,000	282,264,000
87	BancOhio National Bank, Columbus	3,635,628,000	3,592,106,000	83		4,334,176,000	34	329,031,000	336,109,000
88	Israel Discount Bank, New York	3,590,308,000	3,496,932,000	87		2,835,902,000	65	208,275,000	198,102,000
89	First Alabama Bank, Montgomery	3,561,805,000	3,454,611,000	89		455,204,000	377	410,927,000	370,325,000
90	Norstar Bank of Upstate NY, Albany	3,533,195,000	3,084,862,000	98	+ 8	912,785,813	206	296,723,000	232,835,000
91	Midlantic National Bank, Newark, N.J.	3,500,509,000	3,316,147,000	93	+ 2	1,959,736,000	97	299,146,000	284,084,000
92	Chase Lincoln First Bank NA, Rochester, N.Y.	3,500,108,000	3,509,529,000	85		3,021,164,000	60	352,142,000	320,595,000
93	South Carolina National Bank, Columbia	3,452,190,000	3,326,106,000	91		1,465,536,000	131	324,689,000	305,789,000
94	Mellon Bank (East) NA, Philadelphia	3,411,245,000	3,486,800,000	88		2,860,212,000	63	199,382,000	223,307,000
95	Citibank (New York State), Perinton	3,405,277,000	3,767,240,000	79		1,091,974,000	170	382,098,000	358,235,000
96	Central Fidelity Bank, Richmond	3,382,611,000	3,236,543,000	94		405,455,000	427	246,457,000	235,555,000
97	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	3,338,107,000	2,816,220,000	110	+13	1,587,157,000	119	255,863,000	233,272,000
98	Mercantile Bank NA, St. Louis	3,334,585,000	3,126,033,000	97		177,879,000	884	263,236,000	280,999,000
99	Sumitomo Bank of California, San Francisco	3,311,842,000	2,969,141,000	104	- 5	1,867,495,962	102	167,096,000	159,554,000
100	First Hawaiian Bank, Honolulu	3,275,960,000	2,996,423,000	102	- 2	1,933,283,000	99	210,457,000	200,740,000

Data Sources: American Banker questionnaire, Federal regulatory report of condition for Dec. 31, 1987, and various state banking departments. Deposits for 1987 may not be comparable with deposits reported for 1986 and 1982 deposits because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank. **Equity capital** is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves. For large banks, equity capital also includes the cumulative foreign currency translation adjustments. **(a)**— Formerly First National Bank. Changed title on Dec. 31, 1987. **(b)**— Formerly United Virginia Bank. Changed title on Sept. 1, 1987. **N.A.**— Not available

If she were your mother, would you suggest a high-risk investment for her savings?

You wouldn't on purpose. You might, unintentionally.

Since deregulation, banks and thrifts can offer a wide variety of investment products. And quality and risk vary all over the lot.

So your due diligence responsibility is greater than ever. You need to know the details of the products you offer. The quality of your vendor, their financial underpinnings, their investment philosophy.

Here are some facts about GNA.

Our consolidated life insurance companies are "A" rated by A.M. Best. We tailor quality products for your customers —- annuities, high interest insurance and securities. We respect the integrity of your customer relationships and work to strengthen them.

We're conservative in our investment policies, investing your customers' savings in government-backed securities, investment grade corporate bonds and adjustable rate commercial mortgages. No common or preferred stocks. No construction loans. No second mortgages.

Weyerhaeuser Company, our corporate parent, is a Fortune 100 firm.

For a copy of our Due Diligence Checklist, call Hans Carstensen at 1-800-426-5520 (in Washington state, 1-800-732-1231). It's a good way for you to examine and compare vendors. We'll also send a current financial statement.

The best in the business.

GNA FINANCIAL PRODUCTS

Acquisitions, Name and Location Changes

Among Top 300 Banks in Deposits on Dec. 31, 1987, Listed Geographically

Compiled by American Banker Copyright 1988

Deposit Rank 12/87	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank Acquired	Deposits of Merged Banks 12/31/86	Date of Change
142	**Central Bank of the South, Birmingham**		Central Bank, Cabaha Heights	NA	Dec 12
			Central Bank-Shelby County, Birmingham (a)	NA	Dec 12
89	**First Alabama Bank, Montgomery**		Enterprise Banking Co., Enterprise	146,756,000	Apr 3
			Albertville National Bank	55,916,000	Oct 24
			First Alabama Bank, Prattville	NA	Oct 24
220	**National Bank of Alaska, Anchorage**		Alaska National Bank of the North, Fairbanks	187,440,000	Oct 23
81	**Arizona Bank, Phoenix**		Bank of Prescott†	20,778,000	Apr 3
			State Bank, Lake Havasu City	70,026,000	Jun 19
13	**First Interstate Bank of California, Los Angeles**		First Interstate Central Bank, Willows	NA	Jan 1
7	**Security Pacific National Bank, Los Angeles**		First Sierra Bank, Bishop	20,292,000‡	Jan 23
			Diablo Bank, Danville	125,370,058	Mar 1
103	**Bank of California NA, San Francisco**		Bank of Palm Springs	124,328,633	Oct 1
256	**Bank of the West, San Francisco**		Bank of Los Gatos NA	15,876,509	Jul 24
293	**Central Bank, San Francisco**		Delta Pacific Bank, Pittsburg, Calif.	21,992,000	Oct 31
36	**Connecticut Bank & Trust Co. NA, Hartford**		South Windsor Bank & Trust Co.	103,268,000†	Dec 21
214	**United Bank & Trust Co., Hartford, Conn.**		New Britain National Bank	264,170,000	Mar 31
			Simsbury Bank & Trust Co.	199,952,000	Mar 31
			Independent Bank & Trust Co., Willimantic	200,583,000	Mar 31
289	**Lomas Bank USA, Wilmington, Del.**	MBank USA			Nov 1
76	**Citizens & Southern NB of Florida, Ft. Lauderdale**	Citizens & Southern NB of Ft. Lauderdale	Citizens & Southern Bank of Pasco Cty., Elfers	59,324,000	Jan 1
			Citizens & Southern NB of Lee Cty., Ft. Myers	811,851,000	Jan 1
			Community NB Osceola Cty., Kissimmee	15,464,000‡	Jan 1
			First National Bank, Seminole Cty., Longwood	13,710,000‡	Jan 1
			Citizens & Southern Bk of Brevard, Melbourne	116,856,955	Jan 1
			Citizens & Southern NB of Collier Cty., Naples	339,074,000	Jan 1
			Citizens & Southern Bank, Orlando	86,164,000	Jan 1
			Citizens & Sthn Bk of Manatee Cty., Palmetto	158,232,000	Jan 1
			Ctzn. & So. NB of Charlotte Cty., Port Charlotte	70,191,000	Jan 1
			Citizens & Southern NB, St. Petersburg	739,303,000	Jan 1
			Bank of the Islands Sanibel Captiva, Sanibel	105,800,000	Jan 1
			Citizens & Southern National Bank, Sarasota	422,944,000	Jan 1
			Citizens & Southern National Bank, Tampa	307,887,000	Jan 1
			First National Bank, Winter Park	237,607,000	Jan 1
52	**First Union National Bank of Florida, Jacksonville**		Collier Bank, Naples	33,508,803	Mar 1
			Security National Bank, Ft. Meyers	48,938,000‡	Apr 30
			Commerce National Bank, Naples	38,683,000	May 6
			First State Bank of Pensacola	102,674,000	Sep 1
			First Union Bank, Sarasota	45,257,000†	Sep 25
26	**Southeast Bank NA, Miami**		Bank of Miami	338,426,336	Apr 16
			Southeast Bank of Walton Cty, Destin	12,521,070	Oct 16
183	**Barnett Bk of Pinellas Cty, St. Petersburg, Fla.**	Home Federal Bank FSB, St. Petersburg (b)	Barnett Bank of Pinellas Cty NA, Clearwater	603,057,000	Jul 27
			McNulty Banking Co., St. Petersburg	53,185,000†	Aug 15
41	**NCNB National Bank of Florida, Tampa**		County Bank, Palmetto	159,572,000	Feb 17
141	**Bank South NA, Atlanta**		Bank of Barrow, Winder	87,945,000	Feb 9
			First Bank, Conyers	57,222,000	Dec 4
31	**Citizens & Southern National Bank, Atlanta**		Citizens & Southern Bank, Carrollton	NA	Sep 1
254	**First American Bank of Georgia NA, Atlanta**	National Bank of Georgia			Nov 2
			First American Bank of Walton, Monroe	66,436,000	Jun 1
101	**First Union National Bank of Ga., Atlanta**	First Union National Bank of Georgia, Clarkston	First Georgia Bank, Atlanta	828,426,000	Feb 17
			Georgia State Bank, Mableton	165,450,148	May 15
			First Union Bank, Augusta	636,736,000	Dec 1
			First Union National Bank, Columbus	349,566,000	Dec 1
			First Union Bank, Macon	63,646,000	Dec 1
			First Union Bank, Pine Mountain	36,730,000†	Dec 1
			First Union Bank, Savannah	438,200,000	Dec 1
			First Union Bank, Sylvania	35,891,000†	Dec 1
			First Union Bank, Waynesboro	NA	Dec 1
244	**Summit Bank, Ft. Wayne, Ind.**		American State Bank, Sheridan	38,741,197	Jan 16
			Anthony Wayne Bank, Ft. Wayne	206,365,000	Apr 30
282	**Gainer Bank NA, Gary, Ind.**		Hoosier St Bank of Indiana, Hammond	112,865,433	Mar 1
122	**Bank One Indianapolis NA**	American Fletcher NB&T Co.			Jan 27
79	**Hibernia National Bank, New Orleans**	Hibernia National Bank in New Orleans	Guaranty Bank & Trust Co., Alexandria	354,519,000	Jan 1
			Hibernia National Bank, Baton Rouge	714,464,000	Jan 1
			Hibernia National Bank, Lafayette	113,389,000	Jan 1
			Hub City Bank & Trust Co., Lafayette	NA	Feb 21
			Hibernia NB in Jefferson Parish, Metairie	238,625,000	Feb 20
			Shreveport Bank & Trust Co.	98,637,647	Oct 31
148	**Whitney National Bank, New Orleans**		Whitney National Bank, Metairie	320,628,000	May 1
134	**Bank of Baltimore**		Metropolitan FS&LA, Bethesda	424,862,000	Sep 8
295	**Provident Bank of Maryland, Baltimore (c)**	Provident Bank of Maryland (Mutual Savings Bank)			Dec 22
149	**Signet Bank/Maryland, Baltimore**	Union Trust Co. of Maryland			Mar 30
222	**Citizens Bank & Trust Co., Riverdale, Md.**		Bank of Damascus	139,548,502	Jan 30
25	**Bank of New England NA, Boston**		Hampshire National Bank, South Hadley	97,936,000	Apr 22
			Patriot Bank NA, Boston	861,602,000	Aug 7
63	**Shawmut Bank NA, Boston***		Shawmut County Bank NA, Cambridge	464,121,000	Aug 28
			Shawmut Community Bank NA, Framingham	386,633,000	Jul 3
			Shawmut Needham Bank NA	208,215,000	Sep 18
			Shawmut Quincy Bank & Trust Co.	8,781,000	Sep 18
			Shawmut Merchants Bank NA, Salem	194,777,000	Oct 23
229	**Bank of New England-West NA, Springfield, Mass.**		Hampshire NB, South Hadley	97,936,000	Oct 16
47	**Manufacturers National Bank, Detroit**		Manufacturers Bank of Livonia	109,836,000	May 1
			Manufacturers Bank of Novi	27,278,000	May 1
			Manufacturers Bk of the Shores, St Clair Shores	80,837,000	May 1
			Manufacturers Bank of Southfield NA	196,735,000	May 1
21	**National Bank of Detroit**		NBD Troy Bank NA	86,819,000†	Dec 1
39	**Michigan National Bank, Farmington Hills**	Michigan National Bank Farmington	Michigan National Bank-Ann Arbor	62,178,000	Mar 1
			Michigan National Bank-South Metro, Dearborn	233,002,000	Mar 1
			Michigan National Bank of Detroit	1,881,591,000	Mar 1
			Michigan National Bank-Mid Michigan, Flint	292,872,000	Mar 1
			Michigan National Bank-West, Kalamazoo	68,792,000	Mar 1
			Michigan National Bank, Lansing	1,449,501,000	Mar 1
			Michigan National Bank-West Metro, Livonia	343,091,000	Mar 1
			Michigan National Bank-Valley, Midland	156,373,000	Mar 1
			Michigan National Bank-West Oakland, Novi	87,756,000	Mar 1
			Michigan National Bank, Port Huron	308,499,000	Mar 1
			Michigan National Bank-Oakland, Southfield	514,844,000	Mar 1
			Michigan NB-Sterling, Sterling Heights	84,940,000	Mar 1
			Michigan National Bank-North Metro, Troy	412,524,000	Mar 1
			Michigan National Bank of Macomb, Warren	212,840,000	Mar 1
			Michigan National Bank-Central, Wyoming	336,045,000	Mar 1
			Michigan Bank-Livingston, Brighton	56,180,000	Sep 1
19	**First Bank NA, Minneapolis**	First National Bank	First Northtown National Bank, Blaine	58,525,000	Dec 31
			First National Bank, Burnsville	53,586,000	Dec 31
			First Edina National Bank	236,432,000	Dec 31
			First Southdale National Bank, Edina	275,463,000	Dec 31
			First National Bank, Hopkins	249,234,000	Dec 31
			First Bank NA-Lake, Minneapolis	272,134,000	Dec 31
			First Plymouth National Bank, Minneapolis	41,821,000†	Dec 31
			First Bank Robbinsdale NA	132,709,000	Dec 31
			First Bank East NA, St. Paul	186,897,020	Dec 31
			First Bank Grand NA, St. Paul	119,215,000	Dec 31
			First Bank Security, St. Paul	94,787,000	Dec 31
			First National Bank, St. Paul	3,202,279,000	Dec 31
			First Bank White Bear Lake NA	96,377,000	Dec 31

Acquiring Banks are listed in geographic order, with their respective deposit ranks for Dec. 31, 1987, shown in the left hand column. Acquired banks are listed by date of acquisition. If several acquisitions occur on the same date, banks are listed geographically by city, and within a city, alphabetically. Unless otherwise noted, deposits shown are as of Dec. 31, 1986, and are for the acquired bank. **(a)**— Acquired by Central Bank, Cabaha Heights, which in turn was acquired by Central Bank of the South. **(b)**— The $1.285 billion deposit Home Federal was acquired by Barnett Banks and converted from a savings bank to commercial bank charter. **(c)**— Converted from a mutual savings bank to a commercial bank. **N.A.**— Not available. **(†)**— Deposits are for 6/30/87. **(‡)**— Deposits are for 6/30/86. **Data sources:** American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report, Changes in Status of Banks and Branches. **(*)**— Revised since published on 3/28/88.

KBW

The Banking Industry Specialists

MERGER/ACQUISITION TRANSACTIONS

		Approximate Market Value†
Completed 1986	17 Transactions	$2,838,256,000
Completed 1987	***American Security Corporation** (Washington, D.C.) merged with Maryland National Corporation, Baltimore, Maryland	440,806,000
	***Amoskeag Bank Shares, Inc.** (Manchester, New Hampshire) acquisition of NTC Corp., Nashua, New Hampshire	50,700,000
	***Bank of New England Corporation** (Boston, Massachusetts) merged with The Conifer Group Inc., Worcester, Massachusetts	656,000,000
	***Cobanco, Inc.** (Santa Cruz, California) merged with Pacific Western Bancshares, San Jose, California	35,000,000
	***Commercial Security Bancorporation** (Salt Lake City, Utah) acquired by KeyCorp, Albany, New York	102,000,000
	***First National Corporation** (San Diego, California) acquisition of National Bankshares of La Jolla and National Bank of Fairbanks Ranch	8,500,000
	***USAmeribancs, Inc.** (Chicago, Illinois) merged with NBD Bancorp, Inc., Detroit, Michigan	250,000,000
	***Valley Capital Corporation** (Las Vegas, Nevada) merged with ***Security Bank of Nevada**, Reno, Nevada	123,000,000
Completed 1988	***California State Bank** (West Covina, California) merged with Southland Bank, N.A., Arcadia, California	5,680,000
	***Charter National Bancorp** (Encino, California) acquired by Bank of Industry, Industry, California	6,080,000
	***United Jersey Banks** (Princeton, New Jersey) merged with First Valley Corporation, Bethlehem, Pennsylvania	265,000,000
Pending Approval 1988	***Fairhaven Savings Bank** (Fairhaven, Massachusetts) acquisition by Citizens Financial Group Inc., Providence, Rhode Island	39,000,000
	***Gary-Wheaton Corporation** (Wheaton, Illinois) acquisition by First Chicago Corp., Chicago, Illinois	136,400,000
	***The Monadnock Bank** (Jaffrey, New Hampshire) merging with Cheshire Financial Corp., Keene, New Hampshire	15,642,660
	***New England Savings Bank** (New London, Connecticut) acquisition of Omnibank of Connecticut, Madison, Connecticut	47,560,000
	***Union National Corporation** (Pittsburgh, Pennsylvania) merging with Pennbancorp, Titusville, Pennsylvania	365,607,800

Over $10.2 Billion of Banking Merger/Acquisition Expertise‡

*KBW Client

†At time of announcement. ‡Since 1982

For further information contact

Harry V. Keefe, Jr.
CHAIRMAN

Michael C. Connor
EXECUTIVE VICE PRESIDENT, CORPORATE FINANCE

(212) 323-8300 • (800) 221-3246

KEEFE, BRUYETTE & WOODS, INC.

NEW YORK HARTFORD SAN FRANCISCO LONDON**

***Acting through Keefe, Bruyette International Ltd., a wholly-owned subsidiary.*

Acquisitions, Name and Location Changes

Among Top 300 Banks in Deposits on Dec. 31, 1987, Listed Geographically

Compiled by American Banker Copyright 1988

Deposit Rank 12/87	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank Acquired	Deposits of Merged Banks 12/31/86	Date of Change
267	**Sunburst Bank, Grenada, Miss.**		Bank of Laurel	59,985,819	Oct. 30
123	**Deposit Guaranty National Bank, Jackson, Miss.**		First Citizens National Bank, Tupelo	234,823,000	Jan. 1
			Security State Bank, Starkville	146,045,479	May 29
144	**TrustMark National Bank, Jackson, Miss.**		Hernando Bank	76,863,132	Sep. 1
			Rankin County Bank, Brandon	148,679,869	Sep. 8
			Commercial NB&T Co., Laurel	137,478,000	Dec. 31
280	**Bank of Mississippi, Tupelo**		Bank of North Mississippi, Oakland	13,820,000	Apr. 23
			American Bank, Vicksburg	21,008,573	May 28
247	**Boatmens First National Bank, Kansas City**		Boatmens Livestock National Bank	37,333,000	Oct. 1
283	**Mark Twain Bank, Ladue, Mo.**	Mark Twain Bank NA			Jul. 2
130	**Centerre Bank NA, St. Louis**		Centerre Bank of Crystal City	59,321,000	May 18
			Centerre Bank of Pacific	43,884,999	May 18
98	**Mercantile Bank NA, St. Louis**		Mercantile Bank of Northwest Cty., Hazelwood	19,742,000‡	Mar. 6
181	**Valley Bank of Nevada, Las Vegas**		Security Bank of Nevada, Reno	430,504,000	Dec. 31
300	**First Nat'l Bk of Central Jersey, Bridgewater Twp.**		Peoples National Bank, Piscataway	216,756,000	Dec. 5
188	**Midlantic National Bank/South, Mt. Laurel, N.J.**	Midlantic National Bank/South, Cherry Hill			March
172	**First Fidelity Bank NA/N. Jersey, Totowa**		First Fidelity Bank NA W. Jersey	483,343,000	Jul. 1
90	**Norstar Bank of Upstate New York, Albany**		Norstar Bank of Hudson Valley NA, Newburgh	663,091,831	Oct. 1
111	**Norstar Bank NA, Buffalo, N.Y.**		Norstar Bank, Rochester	1,564,329,000	Apr. 1
171	**Norstar Bank, Hempstead, N.Y.**	Norstar Bank of Long Island, Hempstead			Sep. 19
		Peconic Bank, Riverhead (d)	Norstar Bank of Long Island, Hempstead	48,033,000(e)	Mar. 9
			Norstar Bank of Commerce, New York	427,265,000	Sep. 19
15	**Bank of New York**		Long Island Trust Co. NA, Garden City	1,589,360,000	Feb. 17
219	**IBJ Schroder Bank & Trust Co., New York**	J. Henry Schroder Bank & Trust Co.			Jan. 1
95	**Citibank (New York State), Perinton, N.Y.**	Citibank (New York State) NA, Rochester			May 1
184	**Southern National Bank, Lumberton, N.C.**		Union National Bank, Oxford	72,775,610	Oct. 31
245	**Provident Bank, Cincinnati**		Hamilton County State Bank, Lackland	NA	Jun. 12
			Midwest Bank & Trust Co., Cleveland	109,373,000	Dec. 7
74	**Society National Bank, Cleveland**		Society Bank of Northwest Ohio, Port Clinton	78,248,216	May 18
			Society Bank of the Firelands, Vermilion	128,261,287	May 18
203	**Bank of Oklahoma NA, Tulsa**		American Exchange Bk & Tr Co., Norman	93,062,000	Aug. 21
			First National Bank, Yukon	44,880,000	Jul. 31
50	**United States National Bank, Portland, Ore.**		Bank of Corvallis	15,041,000	Oct. 1
			Pacific State Bank, Lincoln City	25,182,652	Oct. 1
191	**Dauphin Deposit B&T Co., Harrisburg, Pa.**		New Holland Farmers NB	135,390,450	Sep. 9
207	**First Eastern Bank NA, Wilkes-Barre, Pa.**		Peoples Bank of Nanticoke	21,648,873	Mar. 5
178	**Northeastern Bank of Pa., Wilkes-Barre**		First National Bank, Avoca	43,095,000†	Dec. 1
231	**Banco Santander Puerto Rico, Hato Rey**	Banco de Santander, P.R.			Feb. 17
177	**NCNB South Carolina, Columbia**		Bank of Hartsville	NA	May 22
93	**South Carolina National Bank, Columbia**		Bank of Fairfield, Winnsboro	28,057,000	May 1
226	**Norwest Bank South Dakota NA, Sioux Falls**		Norwest Capital Mgnt & Tr Co, Sioux Falls, S.D.	NA	Mar. 30
152	**Sovran Bank/Central South, Nashville, Tenn.**	Commerce Union Bank			Oct. 31
			Commerce Union Bank, Lawrenceburg	61,231,900	Jan. 1
			United Citizens Bank, Ashland City	14,444,839	May 15
249	**First RepublicBank Austin NA, Tex.**	InterFirst Bank Austin NA	RepublicBank Austin	230,809,000	Jun. 6
262	**Texas Commerce Bank-Austin NA**		Texas Commerce Bank-Barton Creek NA, Austin	27,663,475	Jun. 22
			Texas Commerce Bank-Northcross NA, Austin	44,862,387	Jun. 22
30	**First RepublicBank Dallas NA**	RepublicBank Dallas NA	InterFirst Bank Dallas NA	3,525,388,000	Jun. 6
56	**MBank Dallas NA**		MBank Las Colinas NA, Irving	NA	Oct. 5
			MBank Lincoln Centre NA, Dallas	119,912,000†	Dec. 4
			MBank Market Center, Dallas	137,654,000†	Dec. 4
			MBank Preston, Dallas	630,192,000†	Dec. 4
			MBank Irving	65,379,000†	Dec. 4
236	**Texas Commerce Bank Dallas NA**		Unitedbank Houston	224,760,715	Apr. 30
			Texas Commerce Bank-Brookhollow NA, Dallas	19,339,000	Jun. 22
			Texas Cmmce Bk-Campbell Center NA, Dallas	94,210,000	Jun. 22
			Texas Commerce Bank-Casa Linda NA, Dallas	89,010,000	Jun. 22
			Texas Commerce Bank-Hillcrest, Dallas	103,686,000	Jun. 22
			Texas Commerce Bank-Northwest NA, Dallas	73,795,000	Jun. 22
			Texas Commerce Bank-Park Central NA, Dallas	80,723,000	Jun. 22
			Texas Cmmc Bank-Preston Royal NA, Dallas	61,669,000	Jun. 22
			Texas Commerce Bank-Quorum NA, Dallas	29,709,000‡	Jun. 22
			Texas Commerce Bank-Garland	129,913,000	Jun. 22
			Texas Commerce Bank-Irving Boulevard, Irving	73,808,000	Jun. 22
			Texas Commerce Bank-Las Colinas, Irving	227,986,000	Jun. 22
242	**MBank El Paso NA, Tex.**		Western Bank, El Paso	46,082,000	Mar. 12
			MBank Bassett NA, El Paso	131,493,000	Jun. 26
			MBank El Paso West NA, El Paso	62,508,000	Jun. 26
			MBank Franklin NA, El Paso	46,337,000	Jun. 26
			MBank Vista Hills NA, El Paso	59,142,000	Jun. 26
180	**First Interstate Bank of Texas NA, Houston**	Allied Bank of Texas, Houston			1/29/88
102	**First RepublicBank Houston NA**	Republic Bank Houston NA	InterFirst Bank Houston NA	775,980,000	Jun. 6
			First RepublicBank Baytown	90,008,000†	Dec. 31
			First RepublicBank Braes Bayou NA, Houston	NA	Dec. 31
			First RepublicBank East Houston	157,327,000†	Dec. 31
			First RepublicBank Eldgridge NA, Houston	NA	Dec. 31
			First RepublicBank Fannin, Houston	352,519,000†	Dec. 31
			First RepublicBank Greenspoint, Houston	87,905,000†	Dec. 31
			First RepublicBank Nassau Bay NA, Houston	129,315,000†	Dec. 31
			First RepublicBank Post Oak, Houston (f)	52,583,000†	Dec. 31
			First RepublicBank San Felipe NA, Houston	NA	Dec. 31
			First RepublicBank SW Houston NA	NA	Dec. 31
			First RepublicBank Spring Branch, Houston	93,905,000†	Dec. 31
			First RepublicBank Kingwood NA	NA	Dec. 31
			First RepublicBank Pasadena	109,992,000†	Dec. 31
			First RepublicBank Tomball	87,574,000†	Dec. 31
85	**MBank Houston NA**		MBank Greenway, Houston	191,542,000	Jul. 1
			MBank Houston Southwest	47,845,000	Jul. 1
			MBank San Felipe NA, Houston	107,090,971	Jul. 1
			MBank Clear Lake NA, Houston	NA	Dec. 11
			MBank Copperfield NA, Houston	41,578,000†	Dec. 11
			MBank Greenspoint NA, Houston	72,803,000†	Dec. 11
			MBank Gulf Freeway NA, Houston	117,659,000†	Dec. 11
			MBank Long Point NA, Houston	142,161,000†	Dec. 11
			MBank Memorial NA, Houston	171,170,000†	Dec. 11
			MBank Westbury NA, Houston	98,920,000†	Dec. 11
			MBank Westchase NA, Houston	101,575,000†	Dec. 11
			MBank West Oaks NA, Houston	35,708,000†	Dec. 11
232	**NBC Bank-San Antonio NA, Tex.**		NBC Bank-Brooks Field NA, San Antonio	169,269,000	Jun. 30
			NBC Bank-Colonnade NA, San Antonio	38,587,000†	Sep. 30
			NBC Bank-Harlandale, San Antonio	87,757,000	Sep. 30
			NBC Bank-Ingram Park NA, San Antonio	52,418,000	Sep. 30
			NBC Bank-North NA, San Antonio	74,025,000	Sep. 30
			NBC Bank-Perrin Beitel NA, San Antonio	54,542,000	Sep. 30
			NBC Bank-Randolph NA, Universal City	45,431,000	Sep. 30

Acquiring Banks are listed in geographic order, with their respective deposit ranks for Dec. 31, 1987, shown in the left-hand column. Acquired banks are listed by date of acquisition. If several acquisitions occur on the same date, banks are listed geographically by city, and within a city, alphabetically. Unless otherwise noted, deposits shown are as of Dec. 31, 1986, and are for the acquired bank. **(d)**— Merged under the charter of Peconic Bank and title and location of Norstar Bank of Long Island, Hempstead. **(e)**— Deposits are for Peconic Bank, the acquiring bank. **(f)**— Bank acquired First Republic Bank Post Oak NA, Houston, on Sept. 24. **N.A.**— Not available. **(†)**— Deposits are for 6/30/87. **(‡)**— Deposits are for 6/30/86. **Data sources:** American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report. Changes in Status of Banks and Branches.

Acquisitions, Name and Location Changes

Among Top 300 Banks in Deposits on Dec. 31, 1987, Listed Geographically

Compiled by American Banker Copyright 1988

Deposit Rank 12/87	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank Acquired	Deposits of Merged Banks 12/31/86	Date of Change
42	**Texas Commerce Bank NA, Houston**		Montgomery Cty. Bank NA, The Woodlands	115,735,000	Jan. 29
			Bank of North America, Houston	30,560,000	Aug. 28
			Texas Commerce Bank-Airline, Houston	115,673,987	Jun. 15
			Texas Cmrc Bk-Champions Pk NA, Houston	37,784,000	Jun. 15
			Texas Commerce Bank-Chemical, Houston	125,412,000	Jun. 15
			Texas Commerce Bank-Clear Lake NA, Houston	40,390,534	Jun. 15
			Texas Commerce Bank-Cyfair NA, Houston	31,914,000	Jun. 15
			Texas Cmrc Bk-Cypress Station NA, Houston	56,269,661	Jun. 15
			Texas Commerce Bank-Del Oro NA, Houston	71,402,973	Jun. 15
			Texas Cmrc Bk-Greens Crossing NA, Houston	28,860,000‡	Jun. 15
			Texas Cmrc Bk-Greenway Plaza NA, Houston	101,568,064	Jun. 15
			Texas Commerce Bank-Inwood NA, Houston	52,356,972	Jun. 15
			Texas Commerce Bank-Lakeside, Houston	103,534,193	Jun. 15
			Texas Commerce Bank-North Freeway, Houston	68,948,476	Jun. 15
			Texas Commerce Bank-Reagan, Houston	280,033,000	Jun. 15
			Texas Commerce Bk-Richmond/Sage, Houston	56,561,542	Jun. 15
			Texas Commerce Bank-River Oaks NA, Houston	46,294,000	Jun. 15
			Texas Commerce Bank-South Belt NA, Houston	44,538,811	Jun. 15
			Texas Commerce Bank-Southeast, Houston	86,189,140	Jun. 15
			Texas Commerce Bank-Tanglewood, Houston	126,503,000	Jun. 15
			Texas Commerce Bank-West Oaks NA, Houston	25,056,743	Jun. 15
			Texas Cmrc Bank-WestLake Park NA, Houston	60,971,226	Jun. 15
			Texas Commerce Bank-Westwood, Houston	50,256,000	Jun. 15
			Texas Commerce Medical Bank, Houston	183,138,889	Jun. 15
			Texas Commerce Bank-Kingwood, Humble,	91,019,152	Jun. 15
			Texas Commerce Bank-Katy Freeway NA, Katy	43,558,000‡	Jun. 15
			Texas Commerce Bank-Pasadena	32,165,231	Jun. 15
			Texas Commerce Bank-Stafford	113,841,147	Jun. 15
			Western Bank Westwood NA, Houston	NA	Oct. 2
			Western Bank N. Wilcrest NA, Houston	NA	Oct. 2
146	**First Security Bank of Utah NA, Ogden**		First Security State Bank, Salt Lake City	20,337,000	Feb. 2
43	**Crestar Bank, Richmond**	United Virginia Bank			Sep. 1
			People's Bank of Chesapeake	81,730,000	Jan. 31
80	**Signet Bank/Virginia, Richmond**	Bank of Virginia			Mar. 30
201	**Puget Sound National Bank, Tacoma, Wash.**		Gig Harbor National Bank	NA	Oct. 17
117	**First Wisconsin NB, Milwaukee**		First National Bank, Glendale	90,244,410	Feb. 28
182	**M&I Marshall & Ilsley Bank, Milwaukee**		M&I Bank, Greenfield	48,715,000	Mar. 1
			M&I Silver Spring Bank, Milwaukee	59,680,100	Mar. 1
			M&I Bay View State Bank, Milwaukee	61,539,000	Apr. 1

Acquiring Banks are listed in geographic order, with their respective deposit ranks for Dec. 31, 1987, shown in the left-hand column. Acquired banks are listed by date of acquisition. If several acquisitions occur on the same date, banks are listed geographically by city, and within a city, alphabetically. Unless otherwise noted, deposits shown are as of Dec. 31, 1986, and are for the acquired bank. (†)— Deposits are for 6/30/87. (‡)— Deposits are for 6/30/86. **Data sources:** American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report, "Changes in Status of Banks and Branches."

Banks Among Top 300 that Merged into Other Banks

1982-1987, Listed Alphabetically by Name of Merged Bank

Compiled by American Banker Copyright 1987

Former Name	Current Name	Date
Bank of the Commonwealth, Detroit	Comerica Bank-Detroit	1/84
Barclays Bank of New York	Barclays Bank of New York NA	11/82
Central Fidelity Bank NA, Lynchburg, Va.	Central Fidelity Bank, Richmond	2/84
Central National Bank, Cleveland	Society Bank, Cleveland	1986
Central National Bank, Chicago	Exchange National Bank	8/82
Central Penn National Bank, Philadelphia	Meridian Bank, Reading	4/86
Commerce Bank, Cleveland	Huntington National Bank, Columbus, Ohio	11/84
Crocker National Bank, San Francisco	Wells Fargo Bank NA	5/86
Connecticut Bank & Trust Co., Hartford	Connecticut Bank & Trust Co. NA, Hartford	12/82
Connecticut National Bank, Bridgeport	Connecticut National Bank, Hartford	10/82
Fidelity Bank, Philadelphia	Fidelity Bank NA, Malvern, Pa.	9/84
Fidelity Union Bank/First Natl State, Newark	First Fidelity Bank NA	11/84
Fidelity Union Bank NA, Garden State, Paramus	First Fidelity Bank NA	6/82
First National Bank, St. Paul, Minn.	First Bank NA, Minneapolis	12/87
First National Bank, Allentown, Pa.	Meridian Bank, Reading	4/86
First National Bank of S.C., Columbia	South Carolina National Bank	11/84
First Tennessee Bank, Knoxville	First Tennessee Bank NA, Memphis	9/84
Industrial Valley Bank & Trust Co., Philadelphia	Fidelity Bank NA, Malvern	9/86
InterFirst Bank Dallas NA	First RepublicBank Dallas NA	6/87
Long Island Trust Co. NA, Garden City, N.Y.	Bank of New York	2/87
Michigan National Bank, Detroit	Michigan National Bank, Farmington Hills	3/87
Michigan National Bank, Lansing	Michigan National Bank, Farmington Hills	3/87
Norstar Bank, Rochester, N.Y.	Norstar Bank NA, Buffalo	4/87
Northwestern Bank, North Wilkesboro, N.C.	First Union National Bank, Charlotte	12/85
Oneida National Bank, Utica, N.Y.	Norstar Bank of Upsate NY, Albany	4/85
United American Bank, Knoxville, Tenn. (a)	First Tennessee Bank, Knoxville (b)	2/83

(a)— Closed by FDIC and State Banking Commissioner 2/83. First Tennessee Bank, Knoxville, purchased assets and assumed liabilities 2/83. (b)— First Tennessee Bank, Knoxville, was acquired by First Tennessee Bank NA, Memphis, 9/84.

Name Changes Among Top 500 Banks Since 1980

Compiled by American Banker Copyright 1987

Current Name	Former Name	Date
ALABAMA		
AmSouth Bank NA, Birmingham	First National Bank	4/83
Central Bank of the South	Central Bank of Birmingham	12/31
Colonial Bank — Northern Reg., Huntsville	Colonial Bank of Northwest Ala., Lexington	12/86
First Alabama Bank, Montgomery	First Alabama Bank, Birmingham	3/85
South Trust Bank of Alabama NA	Birmingham Trust National Bank	12/82
ARIZONA		
Chase Bank of Arizona, Phoenix	Continental Bank	10/86
Citibank (Arizona), Phoenix	Great Western Bank & Trust Co	10/86
First Interstate Bank of Arizona NA, Phoenix	First National Bank	6/81
ARKANSAS		
First Commercial Bank NA, Little Rock	First National Bank	7/83
CALIFORNIA		
First Interstate Bank of California, Los Angeles	United California Bank	6/81
Mitsui Manufacturers Bank	Manufacturers Bank	1981
Pacific Western Bank, San Jose	County Bank & Trust, Santa Cruz	5/87
Sanwa Bank California, San Francisco	Golden State Sanwa Bank	9/86
Westamerica Bank NA, San Rafael	First Natl. Bank of Mendocino Cty., Ukiah, Calif.	7/83
COLORADO		
First Interstate Bank of Denver NA	American National Bank	6/81
CONNECTICUT		
Bank of Boston Connecticut	Colonial Bank	9/86
Connecticut Bank & Trust Co. NA, Hartford	State National Bank of Conn., Bridgeport	12/82
Connecticut National Bank, Hartford	Hartford National Bank & Trust Co	10/82
DELAWARE		
Lomas Bank USA, Wilmington	MBank USA	11/87
Mellon Bank (De) NA, Wilmington	Girard Bank Delaware	1984
(Girard Bank Delaware)	Farmers Bank of the State of Delaware, Dover	1981
DISTRICT OF COLUMBIA		
Crestar Bank	NS&T Bank NA	8/87
First American Bank NA	Union First National Bank	3/80
Sovran Bank/DC National	District of Columbia National Bank	1985
FLORIDA		
Barnett Bank of Central Fla. NA, Winter Park	Barnett Bank of Winter Park NA	1981
Barnett Bank of Palm Beach Cty., W. Palm Beach	Barnett Bank of Delray Beach	12/84
Barnett Bank of Pinellas Cty., St. Petersburg	Home Federal Bank FSB, St. Petersburg	7/87
Barnett Bank of South Florida NA, Miami	Barnett Bank of Miami NA	7/81
Caribank, Dania	Dania Bank	4/83
Citizens & Southern Nat'l Bank of Fla., Fort Lauderdale	Landmark First National Bank	4/86
Consolidated Bank NA, Hialeah	First National Bank of Greater Miami	1982
First Union National Bank of Fla., Jacksonville	Atlantic National Bank of Florida	6/86
NCNB National Bank of Florida, Tampa	Gulfstream Bank NA, Boca Raton	1982
Southeast Bank NA, Miami	Southeast First National Bank	12/81
Sun Bank/Miami NA	Flagship National Bank	4/85
Sun Bank NA, Orlando	Sun First National Bank	11/80
Sun Bank of Tampa Bay, Tampa	Flagship Bank of Tampa	12/83
Sun Bank/South Florida NA, Fort Lauderdale	Sun Bank/Broward	12/82
First Florida Bank NA, Tampa	First National Bank of Florida	9/85
GEORGIA		
Bank South NA, Atlanta	Bank of the South NA	1983
(Bank of the South NA)	Fulton National Bank	11/80
First American Bank of Ga. NA, Atlanta	National bank of Georgia	11/87
First Union National Bank of Georgia, Atlanta	Citizens DeKalb Bank, Clarkston	4/86
HAWAII		
First Interstate Bank of Hawaii, Honolulu	American Security Bank	6/83
IDAHO		
First Interstate Bank of Idaho NA, Boise	Bank of Idaho NA	6/81
ILLINOIS		
Amcore Bank NA, Rockford	American National Bank & Trust Co	11/85
Boulevard Bank NA, Chicago	National Boulevard Bank	7/85
First Illinois Bank of Evanston NA	First National Bank & Trust Co	1983
Marine Bank of Springfield	Springfield Marine Bank	7/84
INDIANA		
Bank One Indianapolis NA	American Fletcher National Bank & Trust Co	1/87
First Source Bank, South Bend	First Bank & Trust Co	12/81
Garner Bank NA, Gary	Gary National Bank	9/83
Midwest Commerce Banking Co., Elkhart	St. Joseph Valley Bank	1982
Summit Bank, Fort Wayne	Peoples Trust Bank	12/83
IOWA		
Norwest Bank Des Moines NA	Iowa Des Moines National Bank	5/83
KANSAS		
Bank IV Wichita NA	Fourth National Bank & Trust Co	3/86
KENTUCKY		
Mid-American Bank of Louisville & Trust Co	Bank of Louisville and Trust Co	3/83
MAINE		
Casco Northern Bank NA, Portland	Casco Bank & Trust Co	9/83
Key Bank of Central Maine, Augusta	Depositors Trust Co	1984
Norstar Bank of Maine, Portland	Northeast Bank	1984
MARYLAND		
Bank of Baltimore	Savings Bank of Baltimore	11/84
Equitable Bank NA, Baltimore	Equitable Trust Co	7/82
Signet Bank/Maryland, Baltimore	Union Trust Co	3/87
Sovran Bank/Maryland, Bethesda	Suburban Bank	4/86
MASSACHUSETTS		
Bank of New England NA, Boston	New England Merchants National Bank	5/82
Bank of New England West NA, Springfield	Third National Bank of Hampden County	1983
BayBank Middlesex, Burlington	BayBank Trust Co	12/83
(BayBank Trust Co.)	BayBank Middlesex	7/83
Patriot Bank NA, Boston	Patriot Bank/Harbor National	4/84
Shawmut Worcester County Bank NA, Worcester	Worcester County National Bank	5/82
Shawmut Bank NA, Boston	Shawmut Bank of Boston NA	1/87
South Shore Bank, Quincy	South Shore National Bank	6/84
MICHIGAN		
Comerica Bank-Detroit	Detroit Bank & Trust Co	11/82
First of America Bank-Detroit NA	City National Bank of Detroit	6/83
First of America Bank-Michigan, Kalamazoo	First National Bank & Trust Co	6/83
First of America Bank-Oakland Macomb NA, Pontiac	Community National Bank	7/85
First of America Bank-Wayne/Oakland, Troy	Wayne Oakland Bank	6/83
Michigan National Bank, Farmington Hills	Michigan National Bank, Farmington	3/87
MINNESOTA		
First Bank NA, Minneapolis	First National Bank	12/87
Marquette Bank Minneapolis NA	F&M Marquette National Bank	3/85
(F&M Marquette National Bank)	Marquette National Bank	2/82
Norwest Bank Minneapolis NA	Northwestern National Bank	5/83
MISSISSIPPI		
Sunburst Bank, Grenada	Grenada Bank	12/86
Trustmark National Bank, Jackson	First National Bank	9/85
MISSOURI		
Boatmen's First National Bank, Kansas City	First National Bank	1/86
Boatmen's National Bank, Springfield	Boatmen's Union National Bank	1983
Centerre Bank NA, St. Louis	First National Bank	1/82
Commerce Bank of St. Louis NA, Clayton	Commerce Bank of St. Louis County NA	6/86
(Commerce Bank of St. Louis County NA)	Commerce Bank of Kirkwood NA	6/85
Landmark Bank, Clayton	Landmark Bank of Creve Coeur	3/85
Mercantile Bank NA, St. Louis	Mercantile Trust Co. NA	3/86
Mercantile Bank of Kansas City	Mercantile Bank & Trust Co	11/86
Merchants Bank, Kansas City	Bank of Kansas City	12/86
Mark Twain Bank, Ladue	Mark Twain Bank NA	7/87
(Mark Twain Bank NA)	Mark Twain National Bank	1986
NEBRASKA		
FirsTier Bank NA, Lincoln	First National Bank & Trust Co	1985
FirsTier Bank NA, Omaha	Omaha National Bank	4/86
Norwest Bank Nebraska NA, Omaha	Norwest Bank Omaha NA	10/85
(Norwest Bank Omaha NA)	United States National Bank	1983
NEVADA		
First Interstate Bank of Nevada NA, Reno	First National Bank of Nevada	6/81
NEW HAMPSHIRE		
Amoskeag Bank, Manchester	Amoskeag Savings Bank	1/86
Bank East, Manchester	Manchester Bank	4/81
NEW JERSEY		
First Fidelity Bank NA, Burlington Township	First National State Bank of South Jersey	12/84
First National State Bank of South Jersey	First National State Bank of West Jersey	9/82
First Fidelity Bank NA, Newark	First National State Bank of New Jersey, Newark	11/84
First Fidelity Bank NA/North Jersey, Totowa	First National State Bank of New Jersey, Totowa	12/84
(First National State Bank of New Jersey)	First National State Bank of Hudson, Bayonne	12/83
Horizon Bank NA, Morristown	American National Bank	12/83
Midlantic National Bank/North, West Paterson	New Jersey Bank NA	7/84
Midlantic National Bank/South, Mt. Laurel	Heritage Bank NA, Jamesburg	7/86
Summit Trust Co	Summit & Elizabeth Trust Co	1984
United Jersey Bank/Comm. Trust, Jersey City	Commercial Trust Co. of New Jersey	2/87
United Jersey Bank/Franklin State, Somerset	Franklin State Bank	2/86
United Jersey Bank NA, Princeton	First National Bank	1983

The survey group consists of the top 500 banks in the U.S. in deposits as of 6/30/87. From this group of banks, American Banker shows all those banks that have had changes in title since the beginning of the decade. Within a state, banks are listed alphabetically by the current name of the bank. If a bank has changed its name twice during this period, both changes are shown, with the first (earlier) name change shown in parenthesis, immediately below the most recent (second) name change. Many of the name changes reflect merger activity. In most cases, the "former" is the same bank charter as the "current" bank. In several cases, the "former" bank was the largest bank involved in a merger. In these cases, the banks merged under the charter of one of the smaller banks involved in the merger.

BCI brings ITALY closer to the UNITED STATES

BANCA COMMERCIALE ITALIANA

HEAD OFFICE: MILAN

NEW YORK branch: One William Street, N.Y. 10004, tel. (212) 607.3500, telex 429048 BCI UI, fax 8092124

CHICAGO branch: 150 North Michigan Avenue, suite 1500, Illinois 60601, tel. (312) 346.1112, telex 256211 COMIT CGO, fax 3465758

LOS ANGELES agency: 555 South Flower Street, suite 2400, Cal. 90071-2364, tel. (213) 624.0440, telex 4720021 COMIT LSA, fax 6240457

WASHINGTON, D.C. representative office: 801 - 18th Street N.W., D.C. 20006, tel. (202) 463.7586/7, telex 904366 COMIT WSH, fax 4637189

Name Changes Among Top 500 Banks Since 1980

Compiled by American Banker Copyright 1987

Current Name	Former Name	Date
NEW MEXICO		
First Interstate Bank of Albuquerque	Bank of New Mexico	6/81
Sunwest Bank Albuquerque NA	Albuquerque National Bank	8/83
NEW YORK		
Barclays Bank of New York NA	Bankers Trust of Hudson Valley NA, Poughkeepsie	11/82
Chase Lincoln First Bank NA, Rochester	Lincoln First Bank NA	8/84
Citibank (New York State), Perinton	Citibank (New York State) NA, Rochester	5/87
European American Bank, New York	European American Bank & Trust Co	12/84
IBJ Schroder Bank & Trust Co., New York	J. Henry Schroder Bank & Trust Co	1/87
Key Bank NA, Albany	National Commercial Bank & Trust Co	1/80
Key Bank of Northern New York NA, Watertown	National Bank of Northern N.Y.	11/80
Marine Midland Bank NA, Buffalo	Marine Midland Bank	2/80
National Westminster Bank USA, New York	National Bank of North America	9/83
Norstar Bank NA, Buffalo	Liberty Norstar Bank NA	1/85
(Liberty Norstar Bank NA)	Liberty National Bank & Trust Co	1/85
Norstar Bank of the Hudson Valley NA, Newburgh	Highland National Bank	1983
Norstar Bank, Hempstead	Norstar Bank of Long Island	9/87
(Norstar Bank of Long Island, Hempstead)	Hempstead Bank	7/83
Norstar Bank of Upstate NY, Albany	State Bank of Albany	7/84
NORTH CAROLINA		
NCNB National Bank of North Carolina, Charlotte	North Carolina National Bank	1/83
OHIO		
Bank One, Akron, NA	Firestone Bank	3/82
Bank One, Cleveland, NA	Bank of Northeastern Ohio NA, Painesville	12/83
Bank One, Dayton, NA	Winters National Bank & Trust Co	1983
Bank One of Eastern Ohio NA, Youngstown	Union National Bank	1982
Society Bank of Eastern Ohio NA, Canton	Harter Bank & Trust Co	10/84
Society Bank NA, Dayton	Third National Bank & Trust Co	4/85
OKLAHOMA		
Bank of Oklahoma Tulsa, NA	Bank of Oklahoma NA	11/84
First Interstate Bank of Oklahoma City NA	First National Bank & Trust Co	7/86
OREGON		
First Interstate Bank of Oregon NA, Portland	First National Bank of Oregon	6/81
Key Bank of Oregon, Portland	Pacific Western Bank	11/86
PENNSYLVANIA		
Commonwealth Bank & Trust Co., Williamsport	Fidelity National Bank	6/81
Equibank, Pittsburgh	Equibank NA	1/80
Fidelity Bank NA, Malvern	Southeastern National Bank of Pa.	9/84
First Seneca Bank, Butler	First Seneca Bank & Trust Co	6/82
Hamilton Bank, Lancaster	National Central Bank	2/80
Mellon Bank (Central) NA, Mapleton Depot	First National Bank	11/85
Mellon Bank (East) NA, Philadelphia	Girard Bank	6/84
Mellon Bank (North) NA, Oil City	Northwest Bank	1984
Merchants Bank NA, Allentown	Merchants National Bank	2/85
Merchants Bank (North), Wilkes Barre	Wyoming National Bank	6/85
Meridian Bank, Reading	American Bank & Trust Co	4/86
RHODE ISLAND		
Bank of New England-Old Colony NA, Providence	Old Colony Cooperative Bank	1986
Fleet National Bank, Providence	Industrial National Bank of R.I.	9/82
SOUTH CAROLINA		
First Union National Bank of S.C., Greenville	Southern Bank & Trust Co	6/86
NCNB South Carolina, Columbia	Bankers Trust of South Carolina	1/86
SOUTH DAKOTA		
First Bank of South Dakota NA, Sioux Falls	National Bank of South Dakota	2/82
Norwest Bank South Dakota NA, Sioux Falls	Norwest Bank Sioux Falls NA	10/84
(Norwest Bank Sioux Falls NA), Sioux Falls	Northwestern National Bank	5/83
TENNESSEE		
Dominion Bank of Middle Tennessee, Nashville	Nashville City Bank & Trust Co	2/87
First American National Bank, Knoxville	First American Bank	6/83
First American Bank, Memphis	Midland Bank & Trust Co	1985
(Midland Bank & Trust Co.)	Memphis Bank & Trust Co	1983
First American National Bank, Nashville	First American Bank of Nashville NA	6/83
Sovran Bank/Central South, Nashville	Commerce Union Bank	10/87
TEXAS		
Allied Bank of Dallas	Allied Lakewood Bank	12/85
(Allied Lakewood Bank, Dallas)	Lakewood State Bank	1982
First City National Bank, Austin	City National Bank	10/81
First Interstate Bank of Texas NA, Houston	Allied Bank of Texas	1/88
First RepublicBank Austin NA	InterFirst Bank Austin NA	6/87
First RepublicBank Dallas NA	RepublicBank Dallas NA	6/87
First RepublicBank Fort Worth NA	InterFirst Bank Fort Worth NA	6/87
(InterFirst Bank Fort Worth NA)	First National Bank	9/83
First RepublicBank Houston NA	RepublicBank Houston NA	6/87
First RepublicBank Lubbock NA	RepublicBank Lubbock NA	6/87
First RepublicBank Midland NA	RepublicBank First National Midland	6/87
(RepublicBank First National Midland)	First National Bank	10/83
First RepublicBank San Antonio NA	RepublicBank San Antonio NA	6/87
MBank Alamo NA, San Antonio	Alamo National Bank	1984
MBank Austin NA	American National Bank	1984
MBank Brownsville NA	Bank of the Southwest NA	1984
(Bank of the Southwest NA)	First National Bank	1983
MBank Corpus Christi NA	Corpus Christi National Bank	1984
MBank Dallas NA	Mercantile National Bank	10/84
MBank El Paso NA	State National Bank	1985
MBank Fort Worth NA	Continental National Bank	1984
MBank Houston NA	Capital Bank NA	10/84
MBank Preston, Dallas	Preston State Bank	1985
MBank Wichita Falls NA	First Wichita National Bank	1984
NBC Bank San Antonio NA	National Bank of Commerce	3/86
Texas American Bank/Fort Worth NA	Fort Worth National Bank	10/82
Texas Commerce Bank Dallas NA	Texas Commercial Bank Dallas NA	1985
Texas Commerce El Paso NA	El Paso National Bank	1985
UTAH		
First Interstate Bank of Utah NA, Salt Lake City	Walker Bank & Trust Co	6/81
VIRGINIA		
Central Fidelity Bank, Richmond	Fidelity American Bank	1980
Crestar Bank, Richmond	United Virginia Bank	9/87
Dominion Bank NA, Roanoke	First National Exchange Bank	2/84
Dominion Bk of Greater Hampton Roads NA, Nflk	Dominion National Bank of Tidewater	4/84
Signet Bank/Virginia, Richmond	Bank of Virginia	3/87
Sovran Bank NA, Richmond	Virginia National Bank, Norfolk	12/83
WASHINGTON		
First Interstate Bank of Washington NA, Seattle	Pacific National Bank	6/81
Key Bank of Puget Sound, Seattle	Seattle Trust & Savings Bank	7/87
WISCONSIN		
Marine Bank NA, Milwaukee	Marine National Exchange Bank	1982

The survey group consists of the top 500 banks in the U.S. in deposits as of 6/30/87. From this group of banks, American Banker shows all those banks that have had changes in title since the beginning of the decade. Within a state, banks are listed alphabetically by the current name of the bank. If a bank has changed its name twice during this period, both changes are shown, with the first (earlier) name change shown in parenthesis, immediately below the most recent (second) name change. Many of the name changes reflect merger activity. In most cases, the "former" is the same bank charter as the "current" bank in several cases, the "former" bank was the largest bank involved in a merger. In these cases, the banks merged under the charter of one of the smaller banks involved in the merger.

Black Monday Quarterbacking.

Monday morning should be devoted to foresight not hindsight.

Tactical and strategic information was never more important than now, whether it's knowing your firm's position and exposure at any point in time, analytics to help bring the market into focus, or access to customer holdings.

That's what FTS delivers. Our entire business is devoted to supporting institutional trading.

Our team of professionals have the business savvy and the technical expertise to develop flexible software solutions that keep you on top of the market.

Call (212) 480-4953 to find out more.

FINANCIAL TRADING SYSTEMS

YOUR BUSINESS NEEDS, FTS TAILORED SOLUTIONS – THE PERFECT TRADE.

Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1987

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
ALABAMA	65	AmSouth Bank NA, Birmingham	4,445,849,000	64,673,000	20,922,000	167,835,000	622,971,000	412,074,000
	89	First Alabama Bank, Montgomery	3,454,611,000	50,390,000	0	114,589,000	357,588,000	381,713,000
	131	Central Bank of the South, Birmingham	2,372,089,000	35,334,000	0	115,047,000	170,852,000	517,532,000
	157	SouthTrust Bank of Alabama NA, Birmingham	1,977,686,000	27,252,000	220,141,000	52,328,000	55,700,000	285,098,000
ARIZONA	22	Valley National Bank, Phoenix	9,218,623,000	86,228,000	0	285,756,000	673,691,000	2,346,211,000
	48	First Interstate Bank of Arizona NA, Phoenix	5,702,441,000	79,047,000	25,805,000	147,416,000	440,150,000	1,326,001,000
	80	Arizona Bank, Phoenix	3,763,043,000	36,382,000	0	56,929,000	235,264,000	1,061,907,000
	139	United Bank of Arizona, Phoenix	2,224,049,000	21,354,000	10,000,000	36,876,000	32,868,000	712,631,000
CALIFORNIA	2	Bank of America NT&SA, San Francisco	76,084,000,000	(442,000,000)	21,359,000,000	1,568,000,000	3,904,000,000	12,148,000,000
	7	Security Pacific National Bank, Los Angeles	34,574,626,000	300,707,000	6,658,891,000	776,909,000	1,133,647,000	4,359,378,000
	9	Wells Fargo Bank NA, San Francisco	33,286,916,000	183,230,000	922,350,000	1,788,548,000	3,433,683,000	7,423,231,000
	12	First Interstate Bank of California, Los Angeles	18,115,591,000	173,994,000	1,522,181,000	261,280,000	1,502,195,000	2,896,318,000
	27	Union Bank, Los Angeles	8,122,922,000	58,446,000	297,796,000	37,050,000	262,928,000	1,334,740,000
	55	California First Bank, San Francisco	5,268,106,000†	30,733,000	536,663,000	188,751,000	380,908,000	828,363,000
	76	Sanwa Bank California, San Francisco	3,898,471,000	11,355,000	291,348,000	88,225,000	229,465,000	683,830,000
	104	Sumitomo Bank of California, San Francisco	2,969,141,000	14,814,000	304,354,000	76,529,000	165,764,000	470,173,000
	115	Bank of California NA, San Francisco	2,746,841,000	17,931,000	675,693,000	14,065,000	119,371,000	715,311,000
	119	City National Bank, Beverly Hills	2,669,512,000	29,784,000	0	36,386,000	262,267,000	903,331,000
	142	Imperial Bank, Los Angeles	2,188,467,000	33,823,000	0	2,864,000	50,688,000	217,693,000
	179	Mitsui Manufacturers Bank, Los Angeles	1,679,677,000	(25,216,000)	0	12,389,000	73,666,000	452,470,000
	219	Hibernia Bank, San Francisco	1,330,473,000	11,703,000	2,897,000	18,350,000	132,619,000	415,286,000
	236	Mitsubishi Bank of California, Los Angeles	1,242,906,000	11,015,000	5,000,000	11,651,000	53,636,000	125,027,000
	239	San Diego Trust & Savings Bank	1,194,804,902	8,354,000	0	56,814,000	210,328,000	271,230,000
	253	Bank of the West, San Francisco	1,130,252,000	6,700,000	0	43,318,000	127,269,300	239,511,000
	255	Barclays Bank of California, San Francisco	1,124,398,000	5,502,000	0	41,877,000	25,122,000	277,329,000
	267	Westamerica Bank NA, San Rafael	1,078,063,000	N.A.	0	54,902,000	181,408,000	242,373,000
	269	Central Bank, San Francisco	1,062,518,600	N.A.	N.A.	N.A.	N.A.	N.A.
COLORADO	158	United Bank of Denver NA	1,972,182,000	22,356,000	92,741,000	30,569,000	113,224,000	339,362,000
	193	First Interstate Bank of Denver NA	1,568,223,000	8,202,000	63,373,000	19,501,000	104,660,000	319,412,000
	298	Colorado National Bank, Denver	958,604,000	2,295,000	0	35,135,000	71,560,000	99,464,000
CONNECTICUT	33	Connecticut Bank & Trust Co. NA, Hartford	7,215,016,000	73,507,000	292,771,000	298,141,000	647,762,000	1,216,544,000
	36	Connecticut National Bank, Hartford	7,045,299,000	73,900,000	99,425,000	392,339,000	487,616,000	913,793,000
	135	Union Trust Co., Stamford	2,296,240,000	33,694,000	10,305,000	144,716,000	180,237,000	717,215,000
	159	Citytrust, Bridgeport	1,966,164,000	20,181,000	0	81,612,000	84,234,000	430,410,000
	170	Bank of Boston Connecticut, Waterbury	1,865,752,000	16,773,000	10,498,000	74,494,000	236,539,000	302,116,000
DELAWARE	141	Wilmington Trust Co.	2,196,006,000	34,044,000	0	100,801,000	170,682,000	428,523,000
	223	Bank of Delaware, Wilmington	1,318,743,000	16,270,000	0	69,619,000	80,932,000	355,584,000
	228	Manufacturers Hanover Bank (Delaware), Wilmington	1,277,068,647	22,299,000	487,444,000	0	0	308,707,000
	231	Morgan Bank (Delaware), Wilmington	1,256,227,000	42,281,000	362,709,000	0	0	0
	256	Chase Manhattan Bank (USA) NA, Wilmington	1,121,748,000	119,018,000	0	2,370,000	0	939,242,000
	275	Greenwood Trust Co., New Castle	1,048,444,000	N.A.	N.A.	N.A.	N.A.	N.A.
	300	Delaware Trust Co., Wilmington	951,852,000	8,296,000	N.A.	N.A.	N.A.	N.A.
DISTRICT OF COLUMBIA	61	Riggs National Bank, Washington	4,832,701,000	33,224,000	1,471,647,000	88,506,000	308,617,000	1,335,197,000
	81	American Security Bank NA, Washington	3,714,283,000	34,049,000	738,112,000	19,222,000	234,753,000	767,314,000
	206	National Bank of Washington, Washington	1,456,468,000	11,859,000	100,695,000	30,808,000	127,052,000	299,410,000
	225	First American Bank NA, Washington	1,299,986,000	N.A.	N.A.	N.A.	N.A.	N.A.
FLORIDA	21	Southeast Bank NA, Miami	9,461,003,000	84,816,000	345,197,000	123,691,000	1,005,362,000	2,254,357,000
	38	NCNB National Bank of Florida, Tampa	6,746,423,000	73,846,000	233,562,000	105,938,000	798,040,000	1,530,083,000
	46	Florida National Bank, Jacksonville	5,795,374,000	32,973,000	18,684,000	121,513,000	530,764,000	1,845,682,000
	54	First Union National Bank of Florida, Jacksonville	5,346,832,000	47,672,000	0	165,797,000	672,781,000	1,591,683,000
	71	First Florida Bank NA, Tampa	4,072,068,000	47,838,000	0	79,630,000	151,909,000	861,436,000
	74	Barnett Bank of South Florida NA, Miami	4,004,588,000	N.A.	N.A.	N.A.	N.A.	N.A.
	117	Sun Bank NA, Orlando	2,735,017,000	N.A.	N.A.	N.A.	N.A.	N.A.
	169	Barnett Bank of Southwest Fla., Sarasota	1,878,772,000	N.A.	N.A.	N.A.	N.A.	N.A.
	180	Sun Bank/Miami NA, Miami	1,660,762,000	15,429,000	0	18,659,000	169,589,000	450,124,000
	182	Sun Bank/South Florida NA, Fort Lauderdale	1,624,663,000	14,895,000	0	30,718,000	313,241,000	453,569,000
	187	Barnett Bank of Palm Beach Cty., West Palm Beach	1,600,214,000	N.A.	N.A.	N.A.	N.A.	N.A.
	201	Barnett Bank of Central Florida NA, Winter Park	1,519,424,000	N.A.	N.A.	N.A.	N.A.	N.A.
	229	Barnett Bank of Jacksonville NA	1,268,547,000	18,870,000	0	36,674,000	121,100,000	291,509,000
	244	Sun Bank of Tampa Bay, Tampa	1,176,700,000	N.A.	N.A.	N.A.	N.A.	N.A.
	254	First American Bank & Trust, North Palm Beach	1,126,382,000	N.A.	N.A.	N.A.	N.A.	N.A.
	286	Barnett Bank of Tampa NA	1,007,162,000	6,886,000	0	35,732,000	29,538,000	252,104,000
GEORGIA	35	Citizens & Southern National Bank, Atlanta	7,198,662,000	114,499,000	453,206,000	266,590,000	524,824,000	1,484,408,000
	60	First National Bank, Atlanta	4,976,636,000	50,323,000	197,640,000	171,845,000	284,753,000	1,126,149,000
	90	Trust Company Bank, Atlanta	3,387,271,000	73,303,000	162,075,000	111,474,000	199,255,000	779,417,000
	163	Bank South NA, Atlanta	1,945,493,000	23,113,000	1,915,000	58,986,000	151,422,000	472,478,000
	234	National Bank of Georgia, Atlanta	1,247,533,000	N.A.	N.A.	N.A.	N.A.	N.A.
HAWAII	68	Bank of Hawaii, Honolulu	4,320,112,000	N.A.	N.A.	N.A.	N.A.	N.A.
	102	First Hawaiian Bank, Honolulu	2,996,423,000	29,210,000	117,176,000	116,201,000	330,682,000	482,969,000
IDAHO	140	Idaho First National Bank, Boise	2,220,140,000	13,836,000	0	102,583,000	208,625,000	602,579,000
	205	First Security Bank of Idaho NA, Boise	1,462,698,000	7,610,000	0	89,973,000	170,201,000	279,534,000
ILLINOIS	10	First National Bank, Chicago	24,909,690,000	124,396,000	13,235,252,000	927,770,000	237,383,000	1,326,673,000
	11	Continental Illinois Nat'l Bank & Trust Co., Chicago	18,695,628,000	119,036,000	9,689,646,000	185,687,000	61,554,000	1,507,506,000
	42	Harris Trust & Savings Bank, Chicago	6,096,175,000	50,913,000	1,480,215,000	214,895,000	196,812,000	708,871,000
	59	Northern Trust Co., Chicago	5,013,678,000	42,072,000	1,035,634,000	84,322,000	221,083,000	904,571,000
	100	American National Bank & Trust Co., Chicago	3,023,234,000	39,794,000	254,406,000	42,123,000	101,975,000	562,041,000
	212	Exchange National Bank, Chicago	1,412,419,000	10,889,000	76,884,000	48,015,000	50,640,000	257,714,000
	263	LaSalle National Bank, Chicago	1,096,086,000	11,270,000	8,400,000	33,968,000	51,726,000	218,786,000
INDIANA	103	Indiana National Bank, Indianapolis	2,989,642,000	37,092,000	16,600,000	120,402,000	280,268,000	618,680,000
	111	Bank One Indianapolis NA	2,790,138,000	29,508,000	91,614,000	93,472,000	285,786,000	541,896,000
	160	Merchants National Bank & Trust Co., Indianapolis	1,965,399,000	20,055,000	126,334,000	127,717,000	239,075,000	235,680,000
	278	Summit Bank, Fort Wayne	1,030,733,000	12,823,000	0	46,616,000	36,677,000	123,052,000
IOWA	252	Norwest Bank Des Moines NA	1,132,949,000	10,710,000	0	43,308,000	92,003,000	118,506,000
KANSAS	249	Bank IV Wichita NA	1,143,485,000	20,486,000	0	62,685,000	86,239,000	252,698,000
KENTUCKY	110	Citizens Fidelity Bank & Trust Co., Louisville	2,816,220,000	45,614,000	229,321,000	156,342,000	135,061,000	320,027,000
	113	First National Bank, Louisville	2,785,161,000	36,510,000	86,968,000	133,673,000	178,136,000	398,929,000
	195	Liberty National Bank & Trust Co., Louisville	1,556,551,000	18,512,000	4,783,000	79,141,000	195,661,000	218,338,000
	292	First Security Nat'l Bank & Trust Co., Lexington	977,199,000	11,647,000	0	31,982,000	198,346,000	147,630,000
LOUISIANA	143	Hibernia National Bank, New Orleans	2,177,568,000	N.A.	N.A.	N.A.	N.A.	N.A.
	152	Whitney National Bank, New Orleans	2,072,152,000	28,995,000	0	17,886,000	158,945,000	128,173,000
	185	First National Bank of Commerce, New Orleans	1,616,015,000	18,768,000	45,399,000	39,301,000	100,481,000	419,805,000
	230	Louisiana National Bank, Baton Rouge	1,257,742,000	(2,034,000)	0	71,814,000	41,258,000	377,461,000
	280	First National Bank, Shreveport	1,022,936,000	5,061,000	0	55,254,000	86,013,000	198,762,000
	291	Commercial National Bank, Shreveport	981,953,000	N.A.	N.A.	N.A.	N.A.	N.A.
MAINE	251	Casco Northern Bank NA, Portland	1,139,885,000	12,876,000	0	43,267,000	119,576,000	230,403,000

A selected breakdown of deposit accounts for the top 300 commercial banks in total deposits on 12/31/86 from American Banker's "Roll Call" questionnaire, which asks for deposits as reported on the Federal regulatory report of condition. The breakdown includes **deposits in foreign offices**, which are deposits booked by the bank's foreign offices (RC-item 13b). Also included are the following three deposit accounts booked by the domestic offices of the bank. **IRAs**— Individual retirement accounts plus Keogh Plan accounts (RC-Schedule E, memo item 1a). **NOW Accounts**— Negotiable orders of withdrawal including "Super NOWs" introduced in January 1983 (RC-Schedule E, memo item 3), and **MMDA's**— Money market deposit accounts— introduced in December 1982 (RC-Schedule E, memo item 4). **Net income** is for the full year 1986. ( )— Indicates a loss. **N.A.**— Not available. (†)— Deposit total corrected since publication on 3/19/87. The bank's rank was not affected by the change. **Please note:** Schedule E, item 3, All NOW Accounts, was changed by Federal regulators within the last year to include both NOW and Super NOW accounts. Previously, item 3 included Super NOWs only. Unaware of this change, American Banker asked banks to report "Super NOW accounts (RC-Schedule E, memo item 3). Most banks reported the new combined figure for NOW accounts, but some reported only Super Nows. American Banker has either checked the Federal regulatory reports of condition or phoned the large banks to insure the accuracy of the NOW account column. However, the NOW account data for approximately 25% of the top 300 banks could not be verified. Therefore, it is possible that some of the these banks may have reported Super Now accounts only.

Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1987

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
MARYLAND	47	Maryland National Bank, Baltimore	5.789.068.000	91.800.000	483.225.000	263.631.000	293.950.000	1.252.117.000
	82	First National Bank of Maryland, Baltimore	3.640.641.000	24.235.000	345.544.000	197.796.000	172.000.000	669.048.000
	106	Equitable Bank NA, Baltimore	2.925.112.000	N.A.	N.A.	N.A.	N.A.	N.A.
	118	Sovran Bank/Maryland, Bethesda	2.736.810.000	33.920.000	0	145.560.000	295.530.000	639.180.000
	149	Signet Bank/Maryland, Baltimore	2.115.776.000	23.610.000	24.751.000	106.201.000	155.174.000	451.110.000
	165	Bank of Baltimore	1.929.407.000	9.408.000	0	85.279.000	56.209.000	401.302.000
	222	Citizens Bank & Trust Co., Riverdale	1.321.771.377	N.A.	N.A.	N.A.	N.A.	N.A.
	273	Mercantile-Safe Deposit & Trust Co., Baltimore	1.055.596.000	20.206.000	0	59.381.000	11.279.000	156.055.000
MASSACHUSETTS	14	First National Bank, Boston	16.689.981.000	132.600.000	6.094.794.000	292.127.000	517.984.000	2.947.303.000
	31	Bank of New England NA, Boston	7.337.376.000	85.979.000	658.476.000	125.087.000	327.028.000	1.646.254.000
	37	Boston Safe Deposit & Trust Co.	6.830.142.000	117.709.000	610.763.000	2.404.000	22.537.000	2.167.281.000
	56	State Street Bank & Trust Co., Boston	5.254.894.000	68.768.000	564.990.000	8.917.000	90.775.000	772.773.000
	78	Shawmut Bank NA, Boston	3.790.637.000	39.445.000	198.184.000	37.886.000	210.488.000	591.941.000
	123	BayBank Middlesex, Burlington	2.536.684.000	N.A.	N.A.	N.A.	N.A.	N.A.
	227	Bank of New England-West NA, Springfield	1.289.813.000	10.596.000	0	79.115.000	56.255.000	317.845.000
	246	BayBank Norfolk County Trust Co., Dedham	1.154.821.000	15.186.000	0	53.558.000	139.135.000	283.070.000
	265	Shawmut Worcester County Bank NA, Worcester	1.089.756.900	11.221.000	0	41.047.000	137.550.000	283.824.000
	268	Arlington Trust Co., Lawrence	1.077.325.000	11.402.000	0	70.867.000	123.315.000	249.027.000
MICHIGAN	20	National Bank of Detroit	9.714.319.000	110.443.000	1.342.407.000	429.621.000	426.354.000	1.447.542.000
	44	Comerica Bank-Detroit	5.911.414.000	52.054.000	238.645.000	407.263.000	294.903.000	1.426.172.000
	57	Manufacturers National Bank, Detroit	5.237.695.000	53.236.000	526.615.000	192.683.000	230.137.000	719.953.000
	130	Old Kent Bank & Trust Co., Grand Rapids	2.375.022.000	N.A.	N.A.	N.A.	N.A.	N.A.
	168	Michigan National Bank, Detroit	1.881.591.000	14.332.000	4.501.000	88.734.000	67.535.000	285.938.000
	208	Michigan National Bank, Lansing	1.449.501.000	19.654.000	0	77.637.000	104.611.000	237.506.000
	266	Security Bank & Trust Co., Southgate	1.080.017.000	8.825.000	0	116.214.000	93.690.000	0
	296	Citizens Commercial & Savings Bank, Flint	962.779.000	10.030.000	0	51.700.000	73.687.000	60.638.000
MINNESOTA	45	First National Bank, Minneapolis	5.826.850.000	105.972.000	1.476.673.000	62.384.000	194.222.000	207.055.000
	70	Norwest Bank Minneapolis NA	4.104.098.000	28.277.000	542.845.000	100.329.000	216.134.000	297.183.000
	95	First National Bank, St. Paul	3.202.279.000	51.408.000	254.316.000	145.479.000	164.084.000	122.560.000
	257	Marquette Bank Minneapolis NA	1.116.423.000	6.820.000	0	71.375.000	82.004.000	151.686.000
MISSISSIPPI	144	Deposit Guaranty National Bank, Jackson	2.167.631.000	29.133.000	306.000	112.999.000	183.045.000	445.683.000
	161	Trustmark National Bank, Jackson	1.961.470.949	23.131.000	0	74.539.000	75.432.000	424.108.000
	285	Sunburst Bank, Grenada	1.008.728.000	13.586.000	0	38.354.000	82.880.000	167.938.000
	294	Bank of Mississippi, Tupelo	972.022.000	9.241.000	0	44.408.000	80.702.000	149.648.000
MISSOURI	57	Mercantile Bank NA, St. Louis	3.126.033.000	49.616.000	320.659.000	84.226.000	218.023.000	420.222.000
	99	Boatmen's National Bank, St. Louis	3.072.712.000	43.859.000	17.040.000	74.230.000	295.168.000	416.473.000
	120	Centerre Bank NA, St. Louis	2.483.740.000	17.884.000	73.116.000	66.727.000	172.885.000	199.803.000
	200	Commerce Bank of St. Louis County NA, Clayton	1.529.180.000	13.201.000	0	52.270.000	259.252.000	346.787.000
	215	United Missouri Bank of Kansas City NA	1.379.970.000	19.811.000	0	18.503.000	53.090.000	129.598.000
	220	Boatmen's First National Bank, Kansas City	1.327.742.000	11.316.000	0	33.734.000	88.601.000	166.269.000
	233	Merchants Bank, Kansas City	1.249.572.000	14.514.000	0	17.280.000	57.008.000	464.435.000
	243	Commerce Bank of Kansas City NA, Kansas City	1.182.532.000	13.477.000	0	15.069.000	116.002.000	175.263.000
	281	Mark Twain Bank NA, Ladue	1.014.227.000	8.094.000	0	39.218.000	79.282.000	357.952.000
NEBRASKA	241	Norwest Bank Nebraska NA, Omaha	1.192.698.000	N.A.	N.A.	N.A.	N.A.	N.A.
	288	FirsTier Bank NA, Omaha	994.429.000	N.A.	N.A.	N.A.	N.A.	N.A.
NEVADA	122	First Interstate Bank of Nevada NA, Reno	2.605.685.000	41.535.000	124.000	83.722.000	321.386.000	507.100.000
	232	Valley Bank of Nevada, Las Vegas	1.253.615.752	9.870.000	0	36.642.000	173.657.000	173.519.000
NEW JERSEY	34	First Fidelity Bank NA, Newark	7.209.772.000	69.132.000	377.643.000	235.123.000	497.320.000	1.081.256.000
	93	Midlantic National Bank, Newark	3.316.147.000	43.007.000	93.742.000	88.943.000	214.884.000	510.533.000
	112	United Jersey Bank, Hackensack	2.785.454.000	32.710.000	948.000	154.361.000	181.631.000	664.083.000
	125	Midlantic National Bank/North, West Paterson	2.497.782.000	29.461.000	19.341.000	114.801.000	172.586.000	517.878.000
	128	National Community Bank, Rutherford	2.435.807.221	N.A.	N.A.	N.A.	N.A.	N.A.
	156	New Jersey National Bank, Pennington	1.994.164.000	N.A.	7.990.000	68.706.000	127.633.000	654.443.000
	164	First Jersey National Bank, Jersey City	1.940.916.000	N.A.	N.A.	N.A.	N.A.	N.A.
	172	Citizens First National Bank, Ridgewood	1.826.334.000	23.832.000	0	143.212.000	175.726.000	433.750.000
	173	Midlantic National Bank/South, Cherry Hill	1.802.485.000	25.164.000	0	84.498.000	90.619.000	333.989.000
	183	National State Bank, Elizabeth	1.624.149.000	13.751.000	0	35.606.000	168.432.000	309.674.000
	196	First National Bank, Toms River	1.548.080.000	17.246.000	0	28.942.000	24.616.000	421.738.000
	197	First Fidelity Bank NA, Burlington Twp.	1.546.848.000	16.574.000	0	67.491.000	202.425.000	310.778.000
	204	Horizon Bank NA, Morristown	1.467.768.000	17.337.000	0	92.645.000	190.261.000	258.220.000
	214	First Fidelity Bank NA/North Jersey, Totowa	1.397.975.000	18.473.000	0	78.806.000	138.570.000	211.948.000
	218	Valley National Bank, Passaic	1.347.445.000	29.468.000	0	42.862.309	N.A.	433.733.706
	245	Trust Company of New Jersey, Jersey City	1.166.419.000	8.800.000	0	68.595.000	40.287.000	185.110.000
	247	Princeton Bank	1.149.722.000	12.902.000	0	48.704.000	120.506.000	241.832.000
	259	Midlantic National Bank/Merchants, Neptune	1.108.499.000	12.938.000	0	44.939.000	78.545.000	277.055.000
	277	Summit Trust Co.	1.033.629.000	11.405.000	0	58.027.000	62.883.000	323.240.000
	283	Central Jersey Bank & Trust Co., Freehold	1.013.947.000	14.522.000	0	42.547.000	119.012.000	215.911.000
NEW MEXICO	213	Sunwest Bank of Albuquerque NA	1.411.564.000	22.906.000	0	80.082.000	200.789.000	334.663.000
NEW YORK	1	Citibank NA, New York	102.933.000.000	803.000.000	62.156.000.000	1.370.000.000	1.912.000.000	10.037.000.000
	3	Chase Manhattan Bank NA, New York	60.899.893.000	474.438.000	30.964.828.000	710.967.000	1.249.209.000	7.558.204.000
	4	Manufacturers Hanover Trust Co., New York	46.117.000.000	228.000.000	20.680.000.000	689.000.000	937.000.000	5.152.000.000
	5	Morgan Guaranty Trust Co., New York	44.935.863.000	783.319.000	29.504.850.000	0	0	1.045.513.000
	6	Chemical Bank, New York	39.163.000.000	335.000.000	12.487.000.000	516.000.000	1.626.000.000	5.800.000.000
	8	Bankers Trust Co., New York	34.162.759.000	352.896.000	21.676.063.000	21.195.000	159.383.000	2.280.321.000
	13	Marine Midland Bank NA, Buffalo	17.034.413.000	109.426.000	4.677.636.000	487.883.000	1.037.570.000	2.574.534.000
	16	Bank of New York	14.970.194.000	109.888.000	4.364.961.000	249.284.000	632.081.000	3.148.055.000
	17	Irving Trust Co., New York	12.662.578.000	103.970.000	5.720.570.000	61.225.000	179.709.000	437.430.000
	18	Republic National Bank, New York	11.139.069.000	169.079.000	6.826.166.000	90.149.000	126.045.000	919.653.000
	23	National Westminster Bank USA, New York	8.784.311.000	67.673.000	1.625.864.000	240.688.000	458.397.000	1.655.485.000
	58	Bank of Tokyo Trust Co., New York	5.168.657.000	30.356.000	2.015.639.000	0	96.756.000	58.454.000
	64	European American Bank, New York	4.593.372.000	27.213.000	567.748.000	218.276.000	148.899.000	1.144.254.000
	79	Citibank (New York State) NA, Rochester	3.767.240.000	N.A.	N.A.	N.A.	N.A.	N.A.
	85	Chase Lincoln First Bank NA, Rochester	3.509.529.000	30.850.000	0	201.226.000	305.526.000	631.149.000
	87	Israel Discount Bank, New York	3.496.932.000	12.210.000	1.318.028.000	4.028.000	105.915.000	712.955.000
	98	Norstar Bank of Upstate NY, Albany	3.084.862.000	36.202.000	0	87.584.000	263.854.000	663.360.000
	101	Industrial Bank of Japan Trust Co., New York	3.017.518.000	10.720.000	1.778.622.000	0	0	0
	105	Fuji Bank & Trust Co., New York	2.933.972.000	N.A.	N.A.	N.A.	N.A.	N.A.
	121	Bank Leumi Trust Co., New York	2.616.152.000	N.A.	N.A.	N.A.	N.A.	N.A.
	129	United States Trust Co., New York	2.391.550.000	30.930.000	108.642.000	1.450.000	459.000	667.827.000
	133	Manufacturers & Traders Trust Co., Buffalo	2.327.661.000	23.769.000	183.854.000	109.068.000	230.895.000	538.082.000
	151	Barclays Bank of New York NA	2.084.769.000	N.A.	N.A.	N.A.	N.A.	N.A.
	167	Key Bank NA, Albany	1.900.898.000	21.871.000	0	47.628.000	145.037.000	399.084.000
	189	Long Island Trust Co. NA, Garden City	1.589.360.000	11.061.000	34.156.000	76.657.000	66.744.000	285.571.000
	194	Norstar Bank, Rochester	1.564.329.000	N.A.	N.A.	N.A.	N.A.	N.A.
	211	IBJ Schroder Bank & Trust Co., New York	1.413.195.000	2.241.000	749.706.000	0	0	312.086.000
	216	Norstar Bank of Long Island, Hempstead	1.372.612.000	16.762.000	0	30.855.000	120.987.000	448.117.000
	235	Daiwa Bank Trust Co., New York	1.245.058.704	5.014.000	783.945.000	0	1.411.000	8.418.000
	237	Norstar Bank NA, Buffalo	1.214.926.668	15.065.000	0	55.589.000	145.033.000	273.128.000
	242	Key Bank of Central New York, Syracuse	1.189.410.000	13.776.000	0	17.280.000	106.016.000	250.236.000
	260	Amalgamated Bank, New York	1.105.358.125	12.833.000	0	30.024.000	38.837.000	356.918.000
	293	First American Bank of New York	975.302.000	(2.571.000)	N.A.	18.871.000	70.211.000	185.456.000
	295	UBAF Arab American Bank, New York	965.860.000	N.A.	N.A.	N.A.	N.A.	N.A.
	297	Brown Brothers Harriman & Co., New York	961.734.562	N.A.	N.A.	N.A.	N.A.	N.A.

Footnotes appear on first table of series

Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1987

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
NORTH CAROLINA	19	NCNB National Bank of North Carolina, Charlotte	9,847,559,000	127,716,000	1,250,781,000	504,164,000	631,774,000	1,422,150,000
	25	Wachovia Bank & Trust Co. NA, Winston-Salem	8,608,158,058	122,921,000	460,514,000	413,273,000	623,755,000	1,955,022,000
	29	First Union National Bank, Charlotte	7,597,348,000	211,770,000	293,999,000	416,209,000	788,334,000	1,458,367,000
	109	Branch Banking & Trust Co., Wilson	2,836,926,000	28,309,000	0	112,923,000	285,024,000	786,167,000
	120	First-Citizens Bank & Trust Co., Raleigh	2,632,843,000	23,822,000	0	136,715,000	310,398,000	633,466,000
	191	United Carolina Bank, Whiteville	1,575,631,000	17,203,000	0	73,611,000	126,090,000	479,784,000
	203	Southern National Bank, Lumberton	1,486,717,000	14,330,000	0	61,205,000	174,231,000	498,995,000
	250	Central Carolina Bank & Trust Co. NA, Durham	1,141,457,000	15,668,000	0	57,254,000	118,406,000	348,456,000
OHIO	43	AmeriTrust Co. NA, Cleveland	6,081,623,000	80,246,000	230,056,000	348,406,000	350,937,000	1,140,452,000
	52	Huntington National Bank, Columbus	5,414,927,000	59,653,000	185,964,000	292,496,000	335,649,000	961,877,000
	72	National City Bank, Cleveland	4,020,597,000	72,156,000	152,975,000	276,227,000	121,065,000	590,743,000
	75	Society National Bank, Cleveland	3,968,552,000	52,251,000	147,735,000	224,816,000	280,806,000	762,059,000
	83	BancOhio National Bank, Columbus	3,592,106,000	51,339,000	28,979,000	215,827,000	320,201,000	577,482,000
	138	Bank One Columbus NA	2,227,420,921	N.A.	N.A.	N.A.	N.A.	N.A.
	147	Central Trust Co. NA, Cincinnati	2,149,022,000	27,406,000	0	134,094,000	220,376,000	498,394,000
	148	Toledo Trust Co.	2,133,315,000	20,505,000	0	123,769,000	237,410,000	221,216,000
	162	Fifth Third Bank, Cincinnati	1,952,343,000	43,464,000	3,110,000	97,919,000	139,463,000	484,991,000
	175	First National Bank, Cincinnati	1,779,710,000	N.A.	N.A.	N.A.	N.A.	N.A.
	186	Society Bank NA, Dayton	1,603,295,000	14,572,000	0	81,725,000	207,501,000	294,991,000
	188	First National Bank, Akron	1,591,697,783	22,817,000	0	87,511,000	138,568,000	298,665,000
	217	Bank One Dayton NA	1,369,514,000	23,874,000	11,350,000	72,112,000	154,051,000	317,955,000
	248	Bank One Cleveland NA	1,149,691,200	20,454,000	0	63,636,300	121,438,000	299,102,000
	262	Bank One of Eastern Ohio NA, Youngstown	1,102,370,000	17,078,000	0	71,835,000	93,706,000	236,872,000
	272	Provident Bank, Cincinnati	1,058,471,000	11,863,000	0	67,839,000	95,271,000	274,761,000
	276	Society Bank of Eastern Ohio NA, Canton	1,037,387,000	11,841,000	0	77,164,000	80,286,300	160,941,000
OKLAHOMA	174	Liberty National Bank & Trust Co., Oklahoma City	1,793,574,000	(34,174,000)	4,731,000	66,216,000	97,581,000	245,113,000
	190	Bank of Oklahoma NA, Tulsa	1,576,119,000	(83,178,000)	21,243,000	31,470,000	63,978,000	354,287,000
	274	First Interstate Bank of Oklahoma City NA	1,048,466,000	N.A.	N.A.	N.A.	1,379,723,000	N.A.
	284	First National Bank & Trust Co., Tulsa	1,013,899,000	(242,000)	44,701,000	25,148,000	48,260,000	100,090,000
OREGON	49	United States National Bank, Portland	5,638,056,000	70,595,000	6,456,000	270,589,000	213,697,000	1,425,236,000
	62	First Interstate Bank of Oregon NA, Portland	4,711,130,000	54,938,000	13,465,000	205,732,000	621,382,000	1,306,174,000
PENNSYLVANIA	15	Mellon Bank NA, Pittsburgh	15,049,613,000	138,008,000	3,294,756,000	237,008,000	540,914,000	2,759,086,000
	30	Pittsburgh National Bank	7,421,031,000	83,889,000	45,784,000	153,873,000	458,577,000	1,581,582,000
	32	Fidelity Bank NA, Malvern	7,242,812,000	67,971,000	1,162,428,000	288,162,000	442,153,000	1,617,385,000
	39	Philadelphia National Bank	6,442,770,000	70,677,000	907,818,000	196,728,000	220,303,000	953,151,000
	53	Meridian Bank, Reading	5,359,657,000	60,829,000	14,199,000	267,013,000	365,121,000	1,320,326,000
	67	Provident National Bank, Philadelphia	4,384,556,000	63,851,000	220,400,000	137,458,000	254,771,000	996,023,000
	73	First Pennsylvania Bank NA, Philadelphia	4,007,509,000	36,014,000	706,195,000	120,822,000	172,813,000	767,925,000
	88	Mellon Bank (East) NA, Philadelphia	3,486,800,000	18,184,000	0	148,857,000	207,931,000	1,147,501,000
	118	Continental Bank, Norristown	2,703,407,000	20,825,000	0	137,530,000	180,643,000	716,869,000
	132	Hamilton Bank, Lancaster	2,358,593,000	27,104,000	0	188,384,000	191,323,000	408,698,000
	155	Equibank, Pittsburgh	2,020,817,000	8,073,000	0	107,046,000	14,648,000	458,401,000
	171	Union National Bank, Pittsburgh	1,829,321,000	19,048,000	0	60,108,000	122,496,000	590,486,000
	177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,735,399,000	16,709,000	0	87,100,000	115,979,000	375,213,000
	202	Dauphin Deposit Bank & Trust Co., Harrisburg	1,491,600,000	20,327,000	0	90,350,000	182,784,000	252,247,000
	207	First Eastern Bank NA, Wilkes-Barre	1,455,386,000	14,522,000	0	64,314,000	83,569,000	309,960,000
	226	Merchants Bank NA, Allentown	1,296,180,130	19,097,522	1,123,159,874	70,739,947	133,715,505	264,175,450
	238	Commonwealth National Bank, Harrisburg	1,196,363,000	5,276,000	0	58,440,000	142,685,000	276,466,000
	287	First Seneca Bank, Butler	999,901,000	11,740,000	0	58,646,000	89,057,000	315,113,000
	290	United Penn Bank, Wilkes-Barre	986,211,000	10,084,000	0	42,794,000	80,697,000	188,329,000
PUERTO RICO	77	Banco Popular de Puerto Rico, San Juan	3,820,226,000	N.A.	N.A.	N.A.	N.A.	N.A.
	146	Banco de Ponce	2,151,508,496	24,473,678	0	N.A.	N.A.	N.A.
	258	Banco de Santander-Puerto Rico, Hato Rey	1,114,340,436	17,695,000	0	232,000	34,360,000	86,559,000
	270	Banco Central Corp., Hato Rey	1,061,881,452	N.A.	N.A.	N.A.	N.A.	N.A.
RHODE ISLAND	63	Fleet National Bank, Providence	4,620,169,000	63,714,000	1,041,752,000	160,332,000	195,696,000	824,614,000
	136	Rhode Island Hospital Trust Natl. Bank, Providence	2,265,439,000	24,325,000	24,485,000	110,117,000	200,923,000	570,821,000
SOUTH CAROLINA	91	South Carolina National Bank, Columbia	3,326,106,000	39,408,000	0	128,113,000	568,123,000	613,125,000
	114	Citizens & Southern National Bank, Charleston	2,775,854,470	30,955,000	0	94,246,000	342,127,000	612,211,000
	176	NCNB South Carolina, Columbia	1,757,860,000	20,484,000	0	896,000	195,843,000	386,081,000
	282	First Union National Bank, Greenville	1,014,130,000	(3,102,000)	0	38,725,000	98,154,000	258,774,000
SOUTH DAKOTA	178	Citibank (South Dakota) NA, Sioux Falls	1,691,402,000	228,290,000	0	1,025,528	25,850,000	223,693,000
	221	Norwest Bank South Dakota NA, Sioux Falls	1,321,967,000	8,362,000	0	67,198,000	205,447,000	202,491,000
TENNESSEE	69	First Tennessee Bank NA, Memphis	4,255,373,000	46,650,000	0	118,978,000	190,166,000	423,108,000
	145	First American National Bank, Nashville	2,157,362,000	27,940,000	48,498,000	61,413,000	184,813,000	272,350,000
	153	Third National Bank, Nashville	2,070,662,000	14,512,000	42,608,000	87,992,000	202,130,000	225,456,000
	166	Commerce Union Bank, Nashville	1,913,838,000	15,307,000	60,277,000	93,143,000	226,751,000	228,802,000
	199	Union Planters National Bank, Memphis	1,533,295,000	N.A.	N.A.	N.A.	N.A.	N.A.
	279	National Bank of Commerce, Memphis	1,026,522,000	15,016,000	0	38,281,000	148,008,000	166,853,000
TEXAS	24	RepublicBank Dallas NA	8,623,009,000	55,226,000	2,377,827,000	74,033,000	212,549,000	533,650,000
	50	Texas Commerce Bank NA, Houston	5,607,112,000	50,364,000	1,369,230,000	26,438,000	159,927,000	409,376,000
	51	MBank Dallas NA	5,465,342,000	(99,328,000)	568,508,000	21,371,000	75,070,000	248,471,000
	84	InterFirst Bank Dallas NA	3,525,388,000	(137,188,000)	813,138,000	23,578,000	128,454,000	180,361,000
	86	MBank Houston NA	3,498,278,000	(62,922,000)	374,596,000	36,679,000	104,179,000	243,204,000
	92	First City National Bank, Houston	3,324,729,000	(308,494,000)	511,769,000	32,043,000	130,768,000	192,097,000
	107	Allied Bank of Texas, Houston	2,886,918,000	(10,968,000)	177,760,000	22,845,000	58,861,000	465,671,000
	154	Texas American Bank/Fort Worth NA	2,039,237,000	(23,956,000)	79,065,000	45,670,000	83,509,000	196,534,000
	192	Frost National Bank, San Antonio	1,573,168,380	6,832,000	0	10,553,000	104,701,000	306,055,000
	209	RepublicBank Houston NA	1,438,548,000	N.A.	N.A.	N.A.	N.A.	N.A.
	224	InterFirst Bank Austin NA	1,306,282,000	N.A.	N.A.	N.A.	N.A.	N.A.
	261	NBC Bank-San Antonio NA	1,105,235,525	8,300,282	522,000	11,186,000	N.A.	177,801,542
	271	Texas Commerce Bank-Austin NA	1,060,541,000	2,375,000	0	11,769,000	106,731,000	230,373,000
	289	InterFirst Bank Fort Worth NA	994,346,000	(16,989,000)	15,286,000	29,195,000	92,032,000	86,346,000
	299	Laredo National Bank	957,359,000	4,528,000	0	1,765,000	54,760,000	142,143,000
UTAH	134	First Security Bank of Utah NA, Ogden	2,298,064,000	830,000	15,176,000	93,435,000	242,929,000	267,417,000
	137	Zions First National Bank, Salt Lake City	2,263,403,000	21,971,000	36,240,000	92,581,000	142,673,000	522,724,000
VIRGINIA	26	Sovran Bank NA, Richmond	8,352,879,000	112,364,000	20,988,000	435,319,000	945,604,000	1,050,193,000
	41	United Virginia Bank, Richmond	6,111,774,000	79,013,000	48,568,000	346,218,000	259,992,000	807,936,000
	66	Signet Bank/Virginia, Richmond	4,394,393,000	54,219,000	177,673,000	230,260,000	337,071,000	854,404,000
	94	Central Fidelity Bank, Richmond	3,236,543,000	40,169,000	0	205,802,000	300,380,000	669,083,000
	124	Dominion Bank NA, Roanoke	2,513,517,000	27,046,000	14,523,000	174,317,000	212,473,000	374,646,000
	127	First American Bank of Virginia, McLean	2,465,376,000	24,767,000	0	66,822,000	293,816,000	544,995,000
	184	First Virginia Bank, Falls Church	1,622,736,000	23,202,000	0	58,835,000	336,959,000	288,494,000
	264	Jefferson National Bank, Charlottesville	1,092,905,000	12,160,000	0	46,584,000	132,562,000	232,162,000
WASHINGTON	28	Seattle-First National Bank	7,753,514,000	53,939,000	648,768,000	243,129,000	540,938,000	1,689,407,000
	40	Rainier National Bank, Seattle	6,316,803,000	68,521,000	642,773,000	131,236,000	573,510,000	978,528,000
	108	First Interstate Bank of Washington NA, Seattle	2,876,589,000	37,707,000	0	83,579,000	196,999,000	659,584,000
	150	Peoples National Bank, Seattle	2,103,196,000	(2,496,000)	0	135,940,000	246,962,000	440,442,000
	198	Puget Sound National Bank, Tacoma	1,536,860,000	26,587,000	0	59,172,000	144,068,000	348,746,000
	210	Old National Bank, Spokane	1,422,221,000	9,190,000	0	82,163,000	204,095,000	268,017,000
WISCONSIN	96	First Wisconsin National Bank, Milwaukee	3,129,967,000	27,185,000	279,850,000	99,080,000	182,091,000	414,578,000
	181	M & I Marshall & Ilsley Bank, Milwaukee	1,860,053,000	22,403,000	0	81,252,000	139,297,000	322,761,000
	240	Marine Bank NA, Milwaukee	1,194,139,000	15,262,000	49,830,000	53,779,000	78,429,000	214,863,000

Footnotes appear on first table of series.

Four things led these leaders to us.

For computer aided communications in their credit and collections or customer services departments, a number of America's leading banks have chosen Davox workstation systems. There are as many reasons as there are pleased customers, but four special ones come back again and again.

First, Davox systems increase productivity. In bank after bank, Davox has demonstrated substantial productivity gains. And the Davox system is easy to learn, so your people can be at full speed right away.

Next, Davox is flexible. From a single workstation you can reach all the data you need—credit bureaus, customer information files, application programs—even though they reside on different types of computers.

Third, Davox is powerful. Our workstation Smart Buttons™ reduce repeated routines to just a keystroke. And our Computerized Autodial System™ for heavy outbound calling dials automatically, so your people will increase their productivity and accuracy to a degree that will surprise you.

Finally, Davox is economical. The increases in employee productivity enable each system to pay for itself, usually in less than a year.

For more information call Mike Giltner at (617) 667-4455. Once you talk to him about why the leaders bank on Davox, you'll want to follow their lead.

DAVOX™

Connectivity — Productivity

Top 300 Banks in Business Loans

Listed Geographically by Order of Size within States

Compiled by American Banker Copyright 1987

Rank 12/86		BUSINESS LOANS 12/31/86	12/31/85	% Chg
	ALABAMA			
60	AmSouth Bank NA, Birmingham	1,498,271	1,140,409	31.38
144	SouthTrust Bank of Alabama NA, Birmingham	558,798	481,253	16.11
145	First Alabama Bank, Montgomery	553,650	495,690	11.69
146	Central Bank of the South, Birmingham	550,032	473,522	16.16
	ALASKA			
263	National Bank of Alaska, Anchorage	244,552	294,504	-16.96
	ARIZONA			
50	Valley National Bank of Arizona, Phoenix	1,724,808	1,709,044	0.92
71	First Interstate Bank Arizona NA, Phoenix	1,262,871	1,291,720	-2.23
121	Arizona Bank, Phoenix	641,527	565,380	13.47
125	United Bank of Arizona, Phoenix	634,134	453,358	39.87
	CALIFORNIA			
3	Bank of America NT & SA, San Francisco	23,962,000	29,047,000	-17.51
9	Security Pacific National Bank, Los Angeles	11,620,211	10,083,543	15.24
11	Wells Fargo Bank NA, San Francisco	9,892,997	9,417,587	5.05
16	First Interstate Bank of California, Los Angeles	5,287,842	5,449,294	-2.96
26	Union Bank, Los Angeles	2,835,227	2,509,091	13.00
48	California First Bank, San Francisco	1,801,933	1,649,711	9.23
63	Sanwa Bank California, San Francisco	1,447,230	1,298,654	11.44
85	Bank of California NA, San Francisco	1,029,880	707,499	45.57
104	Sumitomo Bank of California, San Francisco	767,864	699,456	9.78
108	Mitsui Manufacturers Bank, Los Angeles	713,809	736,863	-3.13
135	City National Bank, Beverly Hills	609,371	437,430	39.31
180	Tokai Bank of California, Los Angeles	493,061	192,089	156.68
202	Bank of the West, San Francisco	330,444	310,789	6.32
205	Community Bank, Huntington Park	325,936	361,629	-9.87
215	WestAmerica Bank NA, San Rafael	308,944	254,195	21.54
256	Barclays Bank of California, San Francisco	250,463	247,450	1.22
265	Imperial Bank, Los Angeles	239,624	359,215	-33.29
294	First Los Angeles Bank	208,408	216,242	-3.62
	COLORADO			
168	First Interstate Bank of Denver NA	454,077	514,451	-11.74
217	United Bank of Denver NA	306,117	364,173	-15.94
251	Colorado National Bank, Denver	258,278	296,955	-13.02
	CONNECTICUT			
34	Connecticut Bank & Trust Co. NA, Hartford	2,289,199	1,848,910	23.81
54	Connecticut National Bank, Hartford	1,680,099	1,397,148	20.25
112	Citytrust, Bridgeport	676,024	468,814	44.20
150	Union Trust Co., Stamford	525,544	418,740	25.51
177	Bank of Boston Connecticut, Waterbury	404,112	365,729	10.49
203	United Bank & Trust Co., Hartford	329,602	160,642	105.18
	DELAWARE			
57	Morgan Bank (Delaware), Wilmington	1,554,297	1,491,849	4.19
75	Manufacturers Hanover Bank (Delaware), Wilmington	1,223,626	1,451,633	-15.71
86	Bankers Trust (Delaware), Wilmington	1,025,532	511,009	100.69
107	Chemical Bank (Delaware), Wilmington	714,835	1,102,609	-35.17
128	Citibank (Delaware), New Castle	629,694	220,524	185.54
246	Bank of Delaware, Wilmington	263,387	210,503	25.12
253	Marine Midland Bank (Delaware) NA, Wilmington	257,145	275,894	-6.80
272	Wilmington Trust Co.	232,884	189,439	22.93
	DISTRICT OF COLUMBIA			
95	Riggs National	887,473	770,380	15.20
110	American Security Bank NA	697,253	467,822	49.04
199	First American Bank NA	337,196	230,001	46.61
242	National Bank of Washington	269,632	292,813	-7.92
279	NS & T Bank NA	225,830	195,736	15.37
	FLORIDA			
39	Southeast Bank NA, Miami	2,043,544	1,781,593	14.70
64	NCNB National Bank of Florida, Tampa	1,438,914	1,354,107	6.26
80	Florida National Bank, Jacksonville	1,069,884	934,892	14.44
105	First Union National Bank of Florida, Jacksonville	720,200	672,069	7.16
138	First Florida Bank NA, Tampa	581,397	533,470	8.98
142	Barnett Bank of South Florida NA, Miami	579,573	480,901	20.52
148	Sun Bank NA, Orlando	548,124	454,193	20.68
200	Sun Bank/Miami NA	332,017	296,839	11.85
266	Capital Bank, North Bay Village	238,285	205,701	15.84
284	Republic National Bank, Miami	217,476	241,973	-10.12
295	Sun Bank South Florida NA, Ft. Lauderdale	208,165	142,815	45.76
	GEORGIA			
38	Citizens & Southern National Bank, Atlanta	2,056,517	2,017,463	1.94
67	Trust Company Bank, Atlanta	1,362,258	1,001,192	36.06
68	First National Bank, Atlanta	1,349,533	1,397,185	-3.41
106	Bank South NA, Atlanta	718,647	613,624	17.12
229	National Bank of Georgia, Atlanta	288,890	275,014	5.05
261	First Georgia Bank, Atlanta	246,699	177,511	38.98
	HAWAII			
100	Bank of Hawaii, Honolulu	818,054	690,636	18.45
162	First Hawaiian Bank, Honolulu	480,999	442,858	8.61
	IDAHO			
161	Idaho First National Bank, Boise	485,932	530,953	-8.48
243	First Security Bank Idaho NA, Boise	268,611	225,586	19.07

Rank 12/86		BUSINESS LOANS 12/31/86	12/31/85	% Chg
	ILLINOIS			
7	Continental Illinois NB&T Co., Chicago	14,167,292	14,054,617	0.80
12	First National Bank, Chicago	9,185,969	8,414,220	9.17
36	Harris Trust & Savings Bank, Chicago	2,125,342	1,894,533	12.18
47	Northern Trust Co., Chicago	1,784,129	1,629,011	9.52
84	American National Bank & Trust Co., Chicago	1,033,842	973,371	6.21
126	Exchange National Bank, Chicago	632,445	469,671	34.66
136	LaSalle National Bank, Chicago	608,662	528,763	15.11
244	Boulevard Bank NA, Chicago	268,049	218,615	22.61
252	Amcore Bank NA, Rockford	257,810	177,649	45.12
255	Chicago-Tokyo Bank	253,242	243,403	4.04
264	Lake Shore National Bank, Chicago	243,743	212,610	14.64
	INDIANA			
97	Bank One Indianapolis NA	864,671	671,399	28.79
101	Indiana National Bank, Indianapolis	807,601	678,024	19.11
157	Merchants National Bank & Trust Co., Indianapolis	505,915	507,882	-0.39
232	First Source Bank, South Bend	287,403	321,975	-10.74
278	Summit Bank, Ft. Wayne	227,431	207,968	9.36
289	Lincoln National Bank & Trust Co., Ft. Wayne	212,761	176,896	20.27
	IOWA			
291	Norwest Bank Des Moines NA	211,311	155,045	36.29
	KANSAS			
214	Bank IV Wichita NA	312,886	309,461	1.11
	KENTUCKY			
83	First National Bank, Louisville	1,061,435	820,864	29.31
99	Citizens Fidelity Bank & Trust Co., Louisville	845,746	781,445	8.23
189	Liberty National Bank & Trust Co., Louisville	368,959	305,442	20.80
245	First Security National Bank & Trust Co., Lexington	264,216	254,080	3.99
	LOUISIANA			
111	Hibernia National Bank, New Orleans	676,188	478,047	41.45
130	Whitney National Bank, New Orleans	626,896	619,650	1.17
239	First National Bank of Commerce, New Orleans	277,015	271,858	1.90
276	Guaranty Bank & Trust Co., Lafayette	228,999	268,450	-14.70
	MAINE			
193	Casco Northern Bank NA, Portland	355,696	274,183	29.73
	MARYLAND			
52	Maryland National Bank, Baltimore	1,714,001	1,522,399	12.59
78	First National Bank of Maryland, Baltimore	1,137,881	1,062,750	7.07
113	Sovran Bank/Maryland, Bethesda	655,477	564,988	16.02
141	Signet Bank/Maryland, Baltimore	580,191	456,084	27.21
155	Equitable Bank NA, Baltimore	509,797	379,112	34.47
183	Mercantile Safe Deposit & Trust Co., Baltimore	390,978	284,616	37.37
233	First American Bank, Silver Springs	287,337	235,365	22.08
	MASSACHUSETTS			
10	First National Bank, Boston	10,137,257	8,573,928	18.23
24	Bank of New England NA, Boston	2,969,870	2,127,395	39.60
62	Shawmut Bank NA, Boston	1,476,809	1,053,793	40.14
114	BayBank Middlesex, Burlington	655,385	516,658	26.85
127	State Street Bank & Trust Co., Boston	632,370	627,353	0.80
179	Bank of New England-West NA, Springfield	401,352	350,459	14.52
190	Shawmut Worcester County Bank NA	365,802	238,601	53.31
216	South Shore Bank, Quincy	308,513	221,100	39.54
218	Arlington Trust Co., Lawrence	303,697	248,865	22.03
237	United States Trust Co., Boston	280,800	262,052	7.15
250	Patriot Bank NA, Boston	259,225	229,992	12.71
	MICHIGAN			
19	National Bank of Detroit	4,288,159	3,862,416	11.02
43	Comerica Bank-Detroit	1,980,477	1,904,272	4.00
48	Manufacturers National Bank, Detroit	1,779,557	1,625,903	9.45
124	Michigan National Bank, Detroit	634,343	568,569	11.57
134	Old Kent Bank & Trust Co., Grand Rapids	614,056	537,876	14.16
226	Michigan National Bank, Lansing	293,910	294,163	-0.09
293	Union Bank & Trust Co. NA, Grand Rapids	208,824	145,586	43.44
	MINNESOTA			
27	First National Bank, Minneapolis	2,731,361	2,433,176	12.25
45	Norwest Bank Minneapolis NA	1,916,825	1,866,139	2.72
55	First National Bank, St. Paul	1,615,676	1,203,929	34.20
238	Marquette Bank Minneapolis NA	277,160	225,203	23.07
	MISSISSIPPI			
181	Deposit Guaranty National Bank, Jackson	397,103	423,329	-6.20
187	Trustmark National Bank, Jackson	374,676	383,724	-2.36
	MISSOURI			
98	Mercantile Bank NA, St. Louis	846,575	836,632	1.19
120	Centerre Bank NA, St. Louis	643,757	656,785	-1.98
149	Boatmen's National Bank, St. Louis	540,979	477,472	13.30
151	Merchants Bank, Kansas City	357,564	336,792	6.17
225	Boatmen's First National Bank of Kansas City	294,485	297,747	-1.10
228	Commerce Bank of Kansas City NA	293,702	257,357	14.12
241	Commerce Bank of St. Louis NA, Clayton	270,831	208,784	29.72
254	United Missouri Bank Kansas City NA	253,686	219,993	15.32
282	Mark Twain Bank NA, Ladue	218,991	195,543	11.99

Some accounting firms take special pride in this symbol.

Recently, the American Institute of Certified Public Accountants adopted even higher professional standards. Which makes the members of the AICPA Division for CPA Firms very proud.

Because, for the last 10 years, these firms have pioneered the application of those standards. They have worked together to keep each other up to date and in top-notch form by learning from one another.

Now there are more than 2,000 such firms around the country.

And not just anyone can be a member.

They have to earn it. By participating in a program of learning, growth and shared excellence. By making an honest effort of self-help and cooperation to uphold the highest quality control standards for accounting and auditing services.

So when you see this symbol displayed by one of our members, you'll know you're dealing with a firm that's striving to be the best it can be.

To learn more about the firms that earn this symbol, call 1-800-CPA-FIRM. In New York State call 212-575-6446.

Division for CPA Firms, American Institute of Certified Public Accountants

1211 Avenue of the Americas, New York, NY 10036-8775

Top 300 Banks in Business Loans

Listed Geographically by Order of Size within States

Compiled by American Banker Copyright 1987

Rank 12/86		BUSINESS LOANS 12/31/86	12/31/85	% Chg.
	NEBRASKA			
277	Norwest Bank Nebraska NA, Omaha	228,676	301,339	-24.11
	NEVADA			
153	First Interstate Bank of Nevada NA, Reno	517,972	455,276	13.77
207	Valley Bank of Nevada, Las Vegas	322,884	223,218	44.65
	NEW JERSEY			
40	First Fidelity Bank NA, Newark	2,038,531	1,793,547	13.66
69	Midlantic National Bank, Newark	1,292,503	1,079,499	19.73
89	United Jersey Bank, Hackensack	989,218	746,073	32.59
92	First Jersey National Bank, Jersey City	913,188	722,424	26.41
132	Midlantic National Bank/South, Cherry Hill	623,616	564,813	10.41
152	New Jersey National Bank, Pennington	521,252	451,392	15.48
173	First National Bank, Toms River	422,195	267,139	58.04
180	Midlantic National Bank/North, West Paterson	401,197	307,891	30.30
185	National State Bank, Elizabeth	387,878	362,176	7.10
188	First Jersey National Bank South, Atlantic City	371,113	305,646	21.42
192	Midlantic National Bank/Merchants, Neptune Twp.	356,458	193,005	84.69
194	National Community Bank, Rutherford	354,058	273,830	29.30
201	Horizon Bank NA, Morristown	331,718	288,071	15.15
248	Citizens First National Bank, Ridgewood	260,314	150,932	72.47
249	Trust Company of New Jersey, Jersey City	260,293	170,809	52.39
260	Commercial Trust Co., Jersey City	247,948	181,136	36.88
275	First Fidelity Bank NA/North Jersey, Totowa	229,365	209,036	9.73
	NEW MEXICO			
268	First National Bank, Albuquerque	236,513	273,303	-13.46
281	Sunwest Bank of Albquerque NA	223,413	214,629	4.09
	NEW YORK			
1	Citibank NA, New York	35,547,000	35,974,000	-0.91
2	Chase Manhattan Bank NA, New York	25,072,544	27,749,431	-9.65
4	Manufacturers Hanover Trust Co., New York	21,787,000	21,444,592	1.60
5	Chemical Bank, New York	15,274,000	16,045,078	-4.81
6	Morgan Guaranty Trust Co., New York	14,277,386	15,707,412	-9.10
8	Bankers Trust Co., New York	13,625,881	11,976,597	13.77
14	Marine Midland Bank NA, Buffalo	6,390,542	6,433,761	-0.67
15	Bank of New York	6,099,492	4,699,421	29.79
18	National Westminster Bank USA, New York	4,414,464	3,591,344	22.92
20	Irving Trust Co., New York	4,216,995	3,860,331	9.24
35	Bank of Tokyo Trust Co., New York	2,286,793	1,783,687	28.21
53	European American Bank, New York	1,680,363	2,180,245	-22.93
76	Republic National Bank, New York	1,206,864	856,269	40.94
79	Bank Leumi Trust Co., New York	1,114,918	1,094,639	1.85
81	Chase Lincoln First Bank NA, Rochester	1,069,100	872,197	22.58
82	Industrial Bank of Japan Trust Co., New York	1,061,872	776,374	36.77
96	Fuji Bank & Trust Co., New York	866,147	711,795	21.68
115	Israel Discount Bank of New York	653,641	563,800	15.91
116	Norstar Bank of Upstate N.Y., Albany	652,944	448,582	45.56
131	IBJ Schroder Bank & Trust Co., New York	624,552	492,626	26.78
133	Canadian Imperial Bank of Commerce (New York)	615,374	439,791	39.92
163	Manufacturers & Traders Trust Co., Buffalo	470,519	475,647	-1.08
166	Barclays Bank of New York NA	462,611	473,900	-2.38
174	Long Island Trust Co. NA, Garden City	417,613	385,126	8.44
206	Norstar Bank NA, Buffalo	324,357	254,376	27.51
220	Norstar Bank, Rochester	303,298	296,286	2.37
221	Daiwa Bank Trust Co., New York	300,349	160,242	87.43
231	Key Bank NA, Albany	287,700	272,126	5.72
269	Extebank, Stony Brook	234,224	202,157	15.86
270	First American Bank of New York	233,441	171,260	36.31
288	United States Trust Co., New York	213,871	195,262	9.53
290	Key Bank of Central New York, Syracuse	211,402	181,604	16.41
296	Central Trust Co., Rochester	208,070	184,978	12.48
297	Norstar Bank of Long Island, Hempstead	206,755	183,512	12.67
	NORTH CAROLINA			
22	NCNB National Bank of North Carolina, Charlotte	3,476,084	2,934,106	18.47
31	Wachovia Bank & Trust Co. NA, Winston Salem	2,381,513	2,020,562	17.86
42	First Union National Bank, Charlotte	1,999,717	2,009,106	-0.47
170	Branch Banking & Trust Co., Wilson	451,739	398,932	13.24
178	Southern National Bank, Lumberton	403,961	313,141	29.00
195	First Citizens Bank & Trust Co., Raleigh	344,994	316,410	9.03
259	Planters National Bank & Trust Co., Rocky Mount	248,215	202,820	22.38
283	Peoples Bank & Trust Co., Rocky Mount	217,972	205,982	5.80
286	United Carolina Bank, Whiteville	215,407	176,436	22.09
	OHIO			
30	AmeriTrust Co NA, Cleveland	2,389,819	1,902,269	25.63
56	National City Bank, Cleveland	1,576,867	1,167,340	35.08
72	Huntington National Bank, Columbus	1,231,315	1,180,820	4.28
74	Society National Bank, Cleveland	1,224,035	1,061,151	15.35
94	BancOhio National Bank, Columbus	888,059	765,777	15.97
103	Toledo Trust Co.	776,211	453,572	71.13
118	Bank One Columbus NA	649,018	466,504	39.12
122	Central Trust Co. NA, Cincinnati	640,973	424,265	51.08
171	First National Bank, Cincinnati	426,498	305,021	39.83
182	Fifth Third Bank, Cincinnati	395,062	247,857	59.39
208	Bank One Cleveland NA	321,654	284,466	13.07
209	Society Bank NA, Dayton	320,838	214,956	49.26
212	Bank One, Dayton, NA	315,177	259,994	21.22
235	Provident Bank, Cincinnati	284,519	247,279	15.06
273	Bank One of Eastern Ohio NA, Youngstown	232,468	197,412	17.76
	OKLAHOMA			
159	Bank of Oklahoma NA, Tulsa	502,946	535,512	-6.08
234	Liberty National Bank & Trust Co., Oklahoma City	287,002	329,366	-12.86
	OREGON			
49	United States National Bank, Portland	1,753,117	1,597,957	9.71
61	First Interstate Bank of Oregon NA, Portland	1,478,223	1,414,287	4.52
223	Oregon Bank, Portland	299,383	255,450	17.20
262	Key Bank of Oregon, Portland	245,824	214,292	14.71
	PENNSYLVANIA			
13	Mellon Bank NA, Pittsburgh	8,260,387	8,713,292	-5.20
23	Pittsburgh National Bank	3,073,497	2,116,921	45.19
29	Fidelity Bank NA, Malvern	2,408,736	2,055,834	17.17
32	Philadelphia National Bank	2,352,718	2,153,091	9.27
44	Meridian Bank, Reading	1,955,176	1,501,226	30.24
65	Mellon Bank (East) NA, Philadelphia	1,420,472	1,435,079	-1.02
66	Provident National Bank, Philadelphia	1,373,484	1,008,611	36.18
70	First Pennsylvania Bank NA, Philadelphia	1,271,693	1,093,764	16.27
87	Continental Bank, Norristown	1,016,845	985,018	3.23
140	Northeastern Bank of Pennsylvania, Wilkes-Barre	580,313	411,649	40.97
172	Hamilton Bank, Lancaster	424,759	456,645	-6.98
175	Union National Bank, Pittsburgh	411,285	324,133	26.89
176	Equibank, Pittsburgh	404,907	405,653	-0.18
204	First Eastern Bank NA, Wilkes-Barre	327,852	263,827	24.27
219	Bucks County Bank & Trust Co., Perkasie	303,406	256,534	18.27
257	York Bank & Trust Co.	249,902	209,378	19.35
258	Dauphin Deposit Bank & Trust Co., Harrisburg	249,341	242,647	2.76
280	Commonwealth National Bank, Harrisburg	223,961	219,319	2.12
299	Merchants Bank NA, Allentown	204,027	219,879	-7.21
	PUERTO RICO			
154	Banco Popular de Puerto Rico, San Juan	512,471	452,729	13.20
236	Banco de Ponce	283,755	233,711	21.41
287	Banco Central Corp., San Juan	215,111	169,393	26.99
	RHODE ISLAND			
58	Fleet National Bank, Providence	1,537,606	1,251,305	22.88
102	Rhode Island Hospital Trust National Bank, Providence	787,628	565,402	39.30
	SOUTH CAROLINA			
88	South Carolina National Bank, Charleston	1,004,001	804,432	24.81
167	Citizens & Southern National Bank, Charleston	459,381	436,008	5.36
196	NCNB South Carolina, Columbia	344,071	246,123	39.80
300	First Union National Bank of South Carolina, Greenville	204,026	188,436	8.27
	SOUTH DAKOTA			
197	First Bank South Dakota NA, Sioux Falls	341,129	394,450	-13.52
	TENNESSEE			
93	First Tennessee Bank NA, Memphis	888,442	831,080	6.90
123	First American National Bank, Nashville	638,155	554,496	15.09
137	Third National Bank, Nashville	594,964	580,412	2.51
158	Union Planters National Bank, Memphis	503,037	262,787	91.42
164	Commerce Union Bank, Nashville	467,117	401,788	16.26
213	National Bank of Commerce, Memphis	313,263	286,224	9.45
247	First American Bank Knoxville NA	262,921	247,362	6.29
292	Nashville City Bank & Trust Co.	209,909	222,572	-5.69
	TEXAS			
17	Texas Commerce Bank NA, Houston	4,856,777	4,503,225	7.85
21	RepublicBank Dallas NA	4,213,143	4,551,822	-7.44
25	InterFirst Bank Dallas NA	2,957,245	3,515,201	-15.87
33	MBank Dallas NA	2,335,147	2,486,711	-6.05
37	First City National Bank, Houston	2,058,040	2,810,288	-26.77
73	Allied Bank of Texas, Houston	1,229,362	1,316,519	-6.62
77	MBank Houston NA	1,168,204	1,217,512	-4.05
109	Texas American Bank/Ft. Worth NA	713,191	750,707	-5.00
119	RepublicBank Houston NA	644,303	798,068	-19.27
184	Frost National Bank, San Antonio	390,869	359,086	8.85
186	Texas Commerce Bank-Austin NA	386,523	385,577	0.25
198	NBC Bank-San Antonio NA	338,945	310,602	9.13
210	Laredo National Bank	320,579	320,150	0.13
222	InterFirst Bank Ft. Worth NA	299,789	368,495	-18.65
224	InterFirst Bank Austin NA	297,937	362,010	-17.70
240	First City Bank, Dallas	274,941	337,849	-18.62
267	MBank El Paso NA	237,367	314,266	-24.47
271	Allied Bank of Dallas	233,110	291,435	-20.01
274	MBank Ft. Worth NA	229,400	191,381	19.87
298	Texas Commerce Bank-El Paso	204,624	245,471	-16.64
	UTAH			
139	First Security Bank of Utah NA, Ogden	581,249	455,194	27.69
165	Zions First National Bank, Salt Lake City	465,701	517,060	-9.94
	VERMONT			
285	Chittenden Trust Co., Burlington	215,949	176,562	22.31
	VIRGINIA			
41	Sovran Bank NA, Richmond	2,002,602	1,665,605	20.23
58	United Virginia Bank, Richmond	1,550,434	1,586,075	-2.25
91	Signet Bank/Virginia, Richmond	953,720	873,671	9.16
117	First American Bank of Virginia, McLean	651,763	554,178	17.61
151	Dominion Bank NA, Roanoke	521,842	505,424	3.25
156	Central Fidelity Bank, Richmond	509,555	489,315	4.14
	WASHINGTON			
28	Seattle-First National Bank	2,421,105	2,915,727	-16.96
51	Rainier National Bank, Seattle	1,715,472	1,593,234	7.67
143	First Interstate Bank of Washington NA, Spokane	567,854	555,348	2.25
147	Peoples National Bank, Seattle	548,628	550,422	-0.33
211	Old National Bank of Washington, Spokane	319,720	404,852	-21.03
230	Puget Sound National Bank, Tacoma	287,750	261,210	10.16
	WISCONSIN			
90	First Wisconsin National Bank, Milwaukee	962,932	957,713	0.54
129	M & I Marshall & Ilsley Bank, Milwaukee	627,497	525,532	19.40
169	Marine Bank NA, Milwaukee	452,478	401,868	
227	First Bank NA-Milwaukee	293,773	257,532	14.07

Top 100 Banks in Total Correspondent Balances

Ranked by Demand Deposits Due All Banks (Dollar Figures in Thousands)

Compiled by American Banker Copyright 1987

Rank 6/87		Demand Deposits Due to All Banks 6/30/87	6/30/86	Rank 6/30/86	Gain In Rank	Time and Savings Deposits Due to All Banks 6/30/87	6/30/86
1	Chase Manhattan Bank NA, New York	2,858,152	3,327,307	1		138,937	191,187
2	Manufacturers Hanover Trust Co., New York	2,245,000	2,900,803	2		322,000	1,191,993
3	Citibank NA, New York	2,236,000	2,648,316	3		82,000	127,258
4	Bankers Trust Co., New York	2,009,037	1,830,611	4		272,324	586,192
5	Irving Trust Co., New York	1,670,193	1,342,068	6	+1	171,736	135,013
6	First RepublicBank Dallas NA	1,048,324	404,822	19	+13	398,505	189,545
7	Chemical Bank, New York	1,039,000	1,801,803	5		188,000	145,511
8	First National Bank, Chicago	979,118	670,636	13	+5	223,814	397,416
9	Morgan Guaranty Trust Co., New York	921,792	945,209	8		641,056	498,418
10	First Interstate Bank of California, Los Angeles	871,666	823,850	11	+1	33,971	28,210
11	Philadelphia National Bank	860,301	882,221	9		185,418	199,587
12	Security Pacific National Bank, Los Angeles (x)	824,792	603,093	14	+2	28,952	30,885
13	Bank of America NT&SA, San Francisco (x)	786,000	1,246,565	7		150,000	480,113
14	Union Bank, Los Angeles	686,539	540,918	16	+2	23,515	22,064
15	Continental Illinois National Bank & Trust Co., Chicago (x)	574,948	742,226	12		265,252	770,203
16	MBank Dallas NA	554,976	305,811	25	+9	759,999	234,048
17	National Bank of Detroit	530,316	341,219	21	+4	97,395	34,295
18	First National Bank, Boston (x)	529,623	573,624	15		5,346	7,832
19	Harris Trust & Savings Bank, Chicago	519,778	463,368	17		1,982	32,966
20	Connecticut National Bank, Hartford	453,570	322,816	23	+3	2,428	1,398
21	First Tennessee Bank NA, Memphis	423,866	241,068	37	+16	0	0
22	Mellon Bank NA, Pittsburgh (x)	404,606	824,376	10		257,543	323,376
23	Norwest Bank Minneapolis NA	388,047	377,140	20		15,202	107,374
24	First National Bank St. Paul, Minn.	379,078	276,592	29	+5	196,849	125,503
25	Texas Commerce Bank NA, Houston	358,784	312,156	24		2,000	10,613
26	Brown Brothers Harriman & Co., New York	358,503	159,950	61	+35	22,635	39,199
27	Wells Fargo Bank NA, San Francisco	346,797	407,707	18		6,298	11,400
28	Bank of New York	336,174	243,407	36	+8	500	2,013
29	Northern Trust Co., Chicago	306,704	332,124	22		31,291	19,792
30	First Wisconsin National Bank, Milwaukee	306,526	275,462	30		51,508	50,496
31	Marine Midland Bank NA, Buffalo, N.Y.	304,092	269,486	31		2,445	5,692
32	United Bank of Denver NA	289,681	235,197	38	+6	225,020	139,679
33	American National Bank & Trust Co., Chicago	287,801	247,506	25	+2	0	0
34	First National Bank of Atlanta	263,647	208,033	44	+10	45,049	51,755
35	Community Bank, Huntington Park, Calif.	262,291	234,430	39	+4	14,486	4,550
36	Centerre Bank NA, St. Louis, Mo.	262,134	259,830	33		77,150	64,399
37	Indiana National Bank, Indianapolis	243,793	282,449	28		31,164	18,624
38	Citizens & Southern National Bank, Atlanta	242,915	183,161	55	+17	14,426	12,712
39	Connecticut Bank & Trust Co. NA, Hartford	225,560	203,690	45	+6	4,975	3,025
40	Boatmen's National Bank, St. Louis, Mo.	218,644	253,521	34		20,045	20,301
41	Shawmut Bank NA, Boston	215,557	196,603	49	+8	5,000	10,200
42	Commerce Bank of Kansas City NA, Mo.	207,477	149,022	66	+24	3,716	5,796
43	Savings Banks Trust Co., New York	199,085	157,905	63	+20	1,547	1,483
44	Allied Bank of Texas, Houston	194,165	201,318	46	+2	95,763	205,028
45	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	192,043	192,891	50	+5	158	450
46	Bank of New England NA, Boston	189,832	214,020	41		212,660	48,982
47	United Missouri Bank of Kansas City NA	188,486	198,460	48		18,048	30,298
48	First National Bank of Commerce, New Orleans	188,334	174,064	56	+8	25,517	25,137
49	Valley National Bank, Phoenix, Ariz.	187,623	158,500	62	+13	16,407	9,458
50	Boatmen's First National Bank, Kansas City, Mo.	187,025	141,696	73	+23	17,544	24,554
51	Liberty National Bank & Trust Co., Louisville, Ky.	183,865	189,880	51		5,637	15,540
52	Southeast Bank NA, Miami	183,483	222,651	40		1,997	24,000
53	MBank Houston NA	182,549	187,376	52		442,454	395,500
54	First Pennsylvania Bank NA, Philadelphia	182,207	162,857	58	+4	92,900	72,225
55	Maryland National Bank, Baltimore	181,489	208,517	43		0	535
56	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	178,948	198,712	47		124,753	89,075
57	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	175,109	157,400	64	+7	11,012	6,567
58	NCNB National Bank of Florida NA, Tampa	174,607	145,298	70	+12	0	0
59	NCNB National Bank of North Carolina, Charlotte	166,784	114,334	82	+23	15,514	4,800
60	Texas American Bank/Fort Worth NA	166,775	135,131	75	+15	465,495	242,345
61	First RepublicBank Houston NA	159,653	73,900	120	+59	17,754	0
62	Mercantile Bank NA, St. Louis, Mo.	159,520	154,957	65	+3	59,214	410,675
63	European American Bank, New York	148,228	294,825	27		36,703	81,243
64	Pittsburgh National Bank	147,783	295,595	26		213,235	109,776
65	Crestar Bank, Richmond	145,453	173,266	57		22,890	29,481
66	Mellon Bank (East), Philadelphia	142,991	122,625	79	+13	123,057	42,179
67	Trust Company Bank, Atlanta	141,167	146,392	69	+2	12,569	17,073
68	Rainier National Bank, Seattle	138,148	105,783	89	+21	70,060	31,394
69	First National Bank, Louisville, Ky.	135,937	102,678	93	+24	6,039	9,524
70	First National Bank, Minneapolis	132,414	187,199	53		62,835	118,852
71	First Fidelity Bank NA, Newark, N.J.	129,692	75,409	118	+47	21,304	13,387
72	First Florida Bank NA, Tampa	125,549	147,793	68		100	1,142
73	Provident National Bank, Philadelphia	123,702	148,292	67		111,287	105,045
74	First City National Bank, Houston	121,284	213,361	42		693,368	402,023
75	National Westminster Bank USA, New York	121,057	161,767	60		125,935	1,450
76	State Street Bank & Trust Co., Boston	120,399	183,735	54		59,057	8,939
77	Sun Bank NA, Orlando, Fla.	118,022	162,173	59		0	0
78	First Interstate Bank of Denver NA	117,201	95,804	99	+21	83,728	53,164
79	AmeriTrust Co. NA, Cleveland	117,183	118,101	81	+2	41,692	10,725
80	Merchants National Bank & Trust Co., Indianapolis	116,282	86,615	107	+27	3,544	11,833
81	Midlantic National Bank/North, West Paterson, N.J.	110,444	109,779	85	+4	0	0
82	Bank South NA, Atlanta	110,424	110,703	84	+2	80,255	32,314
83	Bank One Indianapolis NA	107,586	135,773	74		47,327	105,453
84	SouthTrust Bank of Alabama NA, Birmingham	105,909	106,559	88	+4	43,900	32,190
85	Seattle-First National Bank	105,840	104,501	90	+5	19,668	24,084
86	Sovran Bank NA, Richmond	105,227	79,127	112	+26	140,377	101,014
87	Barnett Bank of South Florida NA, Miami	104,370	47,118	164	+77	0	0
88	Texas Commerce Bank-Dallas NA	103,996	128,399	76		3,634	679
89	Marine Bank NA, Milwaukee, Wis.	103,751	100,258	95	+6	90,450	77,456
90	Riggs National Bank, Washington, D.C.	103,480	112,340	83		7,520	19,309
91	Fidelity Bank, Philadelphia (x)	101,007	94,730	102	+11	194,405	4,525
92	National City Bank, Cleveland	97,179	95,379	100	+8	4,491	2,661
93	Colorado National Bank, Denver	96,926	91,242	105	+12	19,561	9,111
94	Deposit Guaranty National Bank, Jackson, Miss.	96,512	77,036	113	+19	24,648	20,260
95	First City Bank, Dallas	95,978	94,021	103	+8	133,462	119,726
96	First National Bank of Maryland, Baltimore	95,411	106,385	86		0	0
97	Frost National Bank, San Antonio, Tex.	94,636	73,303	122	+25	0	0
98	Dominion Bank NA, Roanoke, Va.	93,822	119,730	80		5,434	15,458
99	Comerica Bank-Detroit	92,754	103,892	91		14,713	15,214
100	IBJ Schroder Bank & Trust Co., New York	88,370	53,134	150	+50	80,745	60,060

Total correspondent balances are the sum of domestic correspondent balances and foreign correspondent balances. **Domestic correspondent balances** are domestically-booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other U.S. commercial banks in the U.S. **Foreign correspondent balances** are domestically-booked demand deposits due other banks in foreign countries, domestically-booked demand deposits due foreign government and official institutions, and clearing balances in the bank's domestic Edge bank subsidiaries. **Clearing balances** are the sum of transaction accounts due foreign government and official institutions, transaction accounts due commercial banks in the U.S., and transaction accounts due banks in foreign countries. **Time and savings deposits due to all banks** are nontransaction accounts due all domestic and foreign banks, as defined above. The sum of demand deposits due to all banks plus time and savings deposits due to all banks are called **total interbank deposits.** (x)— The data for 6/30/87 do not include the clearing balances of the bank's Edge bank subsidiary. Therefore, the 6/30/87 and 6/30/86 data for this bank are not comparable.

Top Banks in Domestic Correspondent Balances

Ranked by Demand Deposits Due U.S. Banks (Dollar Figures in Thousands)

Compiled by American Banker Copyright 1987

Rank 6/87		Demand Deposits Due U.S. Banks 6/30/87	6/30/86	Rank 6/30/86	Gain In Rank	Time and Svgs Dep. Due U.S. Banks 6/30/87	6/30/86
1	Chase Manhattan Bank NA, New York	1,693,822	1,846,021	2	+1	53,919	58,206
2	Manufacturers Hanover Trust Co., New York	1,307,000	2,143,749	1		258,000	1,151,779
3	Bankers Trust Co., New York	1,154,573	968,562	3		259,204	424,354
4	First RepublicBank Dallas NA	1,011,157	381,697	17	+13	398,595	189,545
5	Security Pacific National Bank, Los Angeles	797,441	514,169	10	+5	28,952	27,385
6	First Interstate Bank of California, Los Angeles	775,920	724,228	6		15,763	9,618
7	Bank of America NT&SA, San Francisco	688,000	618,000	8	+1	68,000	52,000
8	Union Bank, Los Angeles	659,210	512,277	11	+3	23,515	22,064
9	First National Bank, Chicago	613,029	471,782	12	+3	205,718	372,448
10	Chemical Bank, New York	607,000	968,265	4		94,000	45,348
11	Philadelphia National Bank	600,466	467,687	13	+2	195,008	199,357
12	Citibank NA, New York	600,000	575,000	9		64,000	113,000
13	Irving Trust Co., New York	573,680	753,499	5		156,873	118,550
14	Continental Illinois Nat'l Bank & Trust Co., Chicago	553,102	707,106	7		260,571	759,171
15	MBank Dallas NA	552,288	302,580	23	+8	709,999	172,114
16	National Bank of Detroit	508,412	318,971	21	+5	97,395	34,295
17	Harris Trust & Savings Bank, Chicago	476,512	434,959	15		1,900	32,827
18	Connecticut National Bank, Hartford	449,355	319,418	19	+1	2,428	1,398
19	First National Bank, Boston	446,485	457,333	14		5,000	7,100
20	First Tennessee Bank NA, Memphis	418,416	239,265	34	+14	0	0
21	Norwest Bank Minneapolis NA	382,749	362,915	18		15,202	87,874
22	Mellon Bank NA, Pittsburgh	381,657	402,142	16		222,043	292,676
23	First National Bank St. Paul, Minn.	379,078	276,346	28	+5	196,849	125,502
24	Texas Commerce Bank NA, Houston	338,422	300,741	24		2,000	10,617
25	Wells Fargo Bank NA, San Francisco	308,911	313,274	22		6,244	11,226
26	First Wisconsin National Bank, Milwaukee	293,932	262,376	29	-3	51,508	50,496
27	Bank of New York	290,101	183,846	48	+21	500	2,013
28	United Bank of Denver NA	282,545	232,646	36	-8	56,594	7,937
29	American National Bank & Trust Co., Chicago	281,971	242,507	33	+4	0	0
30	Morgan Guaranty Trust Co., New York	270,429	319,300	20		542,112	335,424
31	Northern Trust Co., Chicago	264,473	284,148	25		30,962	17,342
32	Community Bank, Huntington Park, Calif.	262,291	234,430	35	-3	14,486	4,550
33	First National Bank of Atlanta	261,016	205,994	38	+5	45,049	51,755
34	Centerre Bank NA, St. Louis, Mo.	259,531	258,039	30		77,150	64,399
35	Indiana National Bank, Indianapolis	242,732	281,806	26		31,164	18,624
36	Connecticut Bank & Trust Co. NA, Hartford	220,441	200,143	42	-6	4,975	3,025
37	Boatmen's National Bank, St. Louis, Mo.	218,550	253,352	32		20,045	20,301
38	Commerce Bank of Kansas City NA, Mo.	206,113	145,999	62	+24	3,716	5,796
39	Shawmut Bank NA, Boston	204,488	183,575	49	+10	5,000	10,200
40	Savings Banks Trust Co., New York	199,085	157,905	56	+16	1,547	1,483
41	Allied Bank of Texas, Houston	191,780	200,599	41		95,763	205,028
42	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	191,531	192,381	45	-3	158	450
43	United Missouri Bank of Kansas City NA	187,090	196,980	44		18,048	30,298
44	Boatmen's First National Bank, Kansas City, Mo.	186,449	140,981	66	+22	17,544	24,554
45	First National Bank of Commerce, New Orleans	184,877	167,188	53	-8	24,337	24,429
46	Bank of New England NA, Boston	183,938	189,037	47		211,829	48,826
47	Liberty National Bank & Trust Co., Louisville, Ky.	183,818	169,857	46		5,637	15,540
48	Valley National Bank, Phoenix, Ariz.	179,390	151,125	58	+10	4,407	9,458
49	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	178,852	198,497	43		124,753	89,075
50	First Pennsylvania Bank NA, Philadelphia	177,506	158,327	55	-5	92,900	72,225
51	Maryland National Bank, Baltimore	173,700	205,367	39		0	535
52	NCNB National Bank of Florida NA, Tampa	172,516	145,298	63	+11	0	0
53	Southeast Bank NA, Miami	172,063	217,112	37		1,997	24,900
54	MBank Houston NA	171,002	182,241	50		442,454	395,500
55	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	167,317	151,270	57	-2	11,012	6,567
56	Texas American Bank/Fort Worth NA	165,395	133,669	68	+12	465,495	242,345
57	NCNB National Bank of North Carolina, Charlotte	159,084	101,110	83	+26	15,514	4,800
58	Mercantile Bank NA, St. Louis, Mo.	155,026	149,992	59	-1	59,214	410,675
59	First RepublicBank Houston NA	153,504	71,185	114	+55	17,754	0
60	Citizens & Southern National Bank, Atlanta	150,907	98,225	88	+28	11,390	8,350
61	Crestar Bank, Richmond	143,531	171,648	52		22,890	29,481
62	Mellon Bank (East), Philadelphia	137,133	111,510	75	+13	123,057	42,142
63	First National Bank, Louisville, Ky.	134,989	101,327	82	+19	6,039	9,524
64	Pittsburgh National Bank	133,820	279,591	27		212,765	109,526
65	Trust Company Bank, Atlanta	131,152	142,979	54		12,569	17,073
66	First Florida Bank NA, Tampa	125,029	146,707	51		100	1,142
67	Provident National Bank, Philadelphia	123,680	147,446	50		111,287	105,045
68	First Fidelity Bank NA, Newark, N.J.	123,597	67,873	122	+54	21,304	13,387
69	Sun Bank NA, Orlando, Fla.	116,916	161,115	54		0	0
70	First National Bank, Minneapolis	115,955	176,542	51		62,835	118,852
71	First City National Bank, Houston	115,323	200,610	40		693,368	399,234
72	First Interstate Bank of Denver NA	115,016	93,833	92	+20	83,778	53,164
73	Merchants National Bank & Trust Co., Indianapolis	115,002	85,999	99	+26	3,544	11,833
74	AmeriTrust Co. NA, Cleveland	112,302	114,488	74		41,692	10,725
75	Bank South NA, Atlanta	110,389	110,584	76	-1	80,173	32,286
76	Midlantic National Bank/North, West Paterson, N.J.	108,701	108,418	77	-1	0	0
77	Marine Midland Bank NA, Buffalo, N.Y.	107,027	84,120	101	+24	2,359	5,359
78	SouthTrust Bank of Alabama NA, Birmingham	105,551	106,057	78		43,900	32,190
79	Bank One Indianapolis NA	105,351	124,296	72		47,327	105,453
80	Texas Commerce Bank-Dallas NA	103,996	128,399	70		3,634	679
81	Sovran Bank NA, Richmond	103,747	75,247	109	+28	140,355	100,922
82	Marine Bank NA, Milwaukee, Wis.	102,907	98,477	87	-5	90,450	77,456
83	Rainier National Bank, Seattle	102,409	86,282	98	-15	48,598	29,894
84	Barnett Bank of South Florida NA, Miami	100,881	44,758	164	+80	0	0
85	Deposit Guaranty National Bank, Jackson, Miss.	96,252	76,730	105	+20	24,648	20,260
86	First City Bank, Dallas	95,960	93,988	91	-5	133,462	119,726
87	National City Bank, Cleveland	94,841	92,124	94	-7	4,491	2,661
88	Dominion Bank NA, Roanoke, Va.	93,789	119,713	73		5,434	15,458
89	First National Bank of Maryland, Baltimore	93,615	104,830	79		0	0
90	Colorado National Bank, Denver	92,107	90,699	96	-6	19,561	9,111
91	Fidelity Bank, Philadelphia	89,929	64,164	128	+37	194,405	4,525
92	Comerica Bank-Detroit	89,075	98,567	86		14,713	15,214
93	Frost National Bank, San Antonio, Tex.	88,416	67,449	123	-30	0	0
94	FirsTier Bank NA, Lincoln, Neb.	87,748	68,816	120	-26	3,463	427
95	Liberty National Bank & Trust Co., Oklahoma City	86,632	95,120	90		5,214	12,752
96	Barnett Bank of Tampa NA, Fla.	86,549	76,510	107	-11	0	0
97	First Commercial Bank NA, Little Rock, Ark.	86,267	64,747	127	-30	0	3,401
98	Trustmark National Bank, Jackson, Miss.	82,578	31,478	197	-99	1,288	1,580
99	State Street Bank & Trust Co., Boston	81,946	129,093	69		59,057	8,939
100	Merchants National Bank, Cedar Rapids, Iowa	81,076	86,580	97		12,904	19,196

Domestic correspondent balances are **demand deposits due U.S. banks** and include domestically-booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other U.S. commercial banks in the U.S. **Time and savings deposits due to domestic banks** are nontransaction accounts due domestic banks and thrifts.

Presenting A $900 Billion Testimonial For CA-Infopoint.

Established by UCCEL. Advanced by Computer Associates.

Financial institutions with assets totalling more than $900 billion rely on CA-INFOPOINT® software. That's more than 800 clients managing assets ranging from $350 million to more than $20 billion.

CA-INFOPOINT is, by far, the most complete financial applications software series available, providing more solutions for more banks and thrift institutions than any other system.

CA-INFOPOINT, for MVS/VSE:

- Creates more competitive products and services.
- Provides detailed and global profitability analysis.
- Delivers complete activity tracking and reporting.
- Lowers transaction costs.

Computer Associates and CA-INFOPOINT—bringing together the world's leading software company and the industry's leading financial software. Together they can provide you with the competitive edge.

For our informative brochure, "CA-INFOPOINT Series", call Chris Andrews today: **1-800-343-4133**. (In Massachusetts, 1-800-322-0491).

The CA-INFOPOINT Series

Deposits Management
Deposits
Time Investment

Transaction Management
Super MICR
Proof of Deposit Plus
Multisort®
Wire
Cashtran
Teller
Paperless Item Processing
ACH
Asset Card
Consumer Transaction

Customer Management
CMI
CIF

Loans Management
Commercial Loans
Instalment Loans
Mortgage

Financial Management
Financial Control
Accounts Payable

Multiple Application Support
Combined Statement
Combined Interest Reporting
Exception Administrator
Profitability
Perfect Link®
Query & Reporting

Services
Management Consulting Services
Professional Services

Computer Associates
One Tech Drive, Andover, MA 01810-2497

© 1988 Computer Associates International, Inc.

COMPUTER ASSOCIATES™
Software superior by design.

- World's leading independent software company.
- Broad range of integrated business and data processing software for mainframe, mid-range and micro computers.
- Worldwide service and support network of more than 70 offices.

Resource & Operations Management • RDBMS • Financial • Banking • Graphics • Spreadsheets • Project Management

Precision Tools.

A characteristic of today's successful trust officer is the ability to continually respond to changes in both financial markets and customer needs.

At Federated, we're dedicated to providing precision investments that help you respond to these changes. Our *MultiTrust*[SM] funds are finely crafted to help you implement your asset allocation decisions as efficiently as possible—and satisfy the investment needs of your customers.

Spanning equity, fixed income, and cash markets, every portfolio in our MultiTrust family of more than 30 funds is fully invested. You can use these funds either in combination to fill broad investment objectives or individually to fit the smallest niche. The choice is yours.

Each fund is managed by experienced, dedicated portfolio managers. And we aspire to the highest level of performance. Over the past five years our MultiTrust funds measured strongly against market indices, and many ranked among the top-performing mutual funds.

Trust departments nationwide rely on Federated MultiTrust investment products. To learn more about how well our funds can perform in your hands, call toll-free 800-245-5040; in PA, 800-792-2340.

FEDERATED SECURITIES CORP.

Distributor

A wholly owned subsidiary of FEDERATED INVESTORS, INC.
One of the ÆTNA LIFE & CASUALTY companies

Top 100 Firms in Discretionary Assets

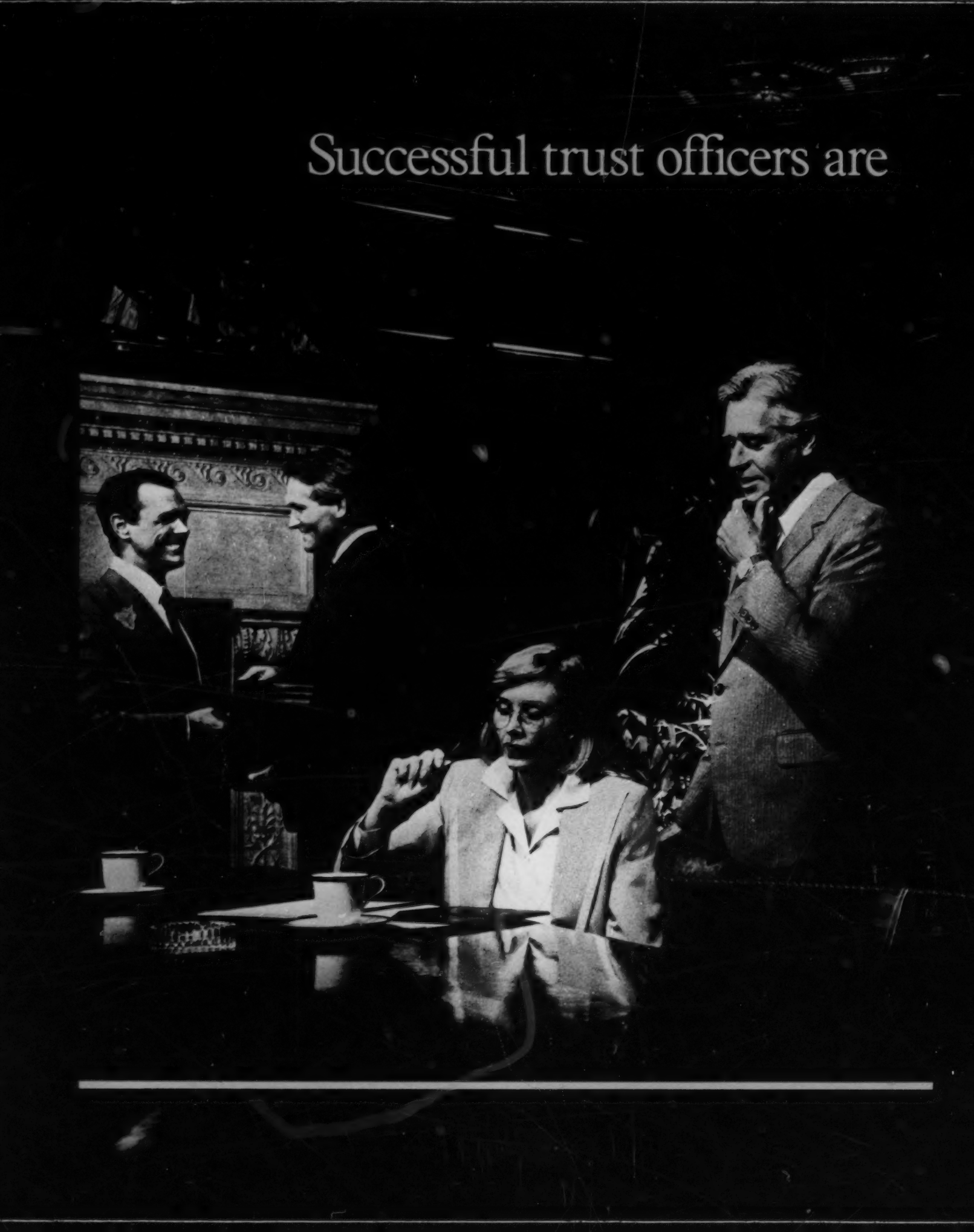
Ranked in Order of 1986 Market Value of Discretionary Assets

Compiled by American Banker Copyright 1987

Rank 1986		Market Value of Discretionary Assets 1986	1985	Rank 1985	Gain in Rank	Trust Inc. Rank 1986	Asset Rank† 1986
1	J.P. Morgan & Co., Inc., New York (M)	61,720,000,000	48,574,131,000	2	+1	1	4
2	Bankers Trust New York Corp. (M)	58,300,000,000	45,489,300,000	3	+1	4	8
3	Citicorp, New York (M)	51,859,000,000	50,057,000,000	1		3	1
4	Wells Fargo & Co., San Francisco (O)	45,249,600,000	29,257,724,000	5r	+1	20	10
5	PNC Financial Corp., Pittsburgh (M)	41,054,831,000	30,426,159,000	4r		11	22
6	Chase Manhattan Corp., New York (M)	33,489,548,000	27,831,986,000	6r		2	3
7	Northern Trust Corp., Chicago (M)	28,610,105,000	22,937,826,000	9	+2	8	59
8	Mellon Bank Corp., Pittsburgh (M)	27,798,976,000	27,413,000,000	7r		6	12
9	State Street Boston Corp. (M)	26,100,000,000	15,500,000,000	12	+3	7	69
10	Manufacturers Hanover Corp., New York (M)	25,827,075,000	25,358,531,000r	8r		9	5
11	First Chicago Corp. (O)	24,424,877,000	20,410,525,000	10		15	11
12	Security Pacific Corp., Los Angeles (O)	19,448,658,000	10,179,740,000	24	+12	17	6
13	Wilmington Trust Co., Del. (B)	17,849,116,000	15,262,749,000	13		44	0
14	First Interstate Bancorp., Los Angeles (M)	17,753,000,000	13,751,646,000	15	+1	14	9
15	Capital Guardian Trust Co., Los Angeles (T)	17,577,835,000	11,398,069,000	18	+3	36	0
16	Chemical New York Corp. (M)	16,917,000,000	16,298,000,000	11		16	7
17	BankAmerica Corp., San Francisco (M)	16,249,993,000	11,113,947,000	19	+2	12	3
18	SunTrust Banks, Inc., Atlanta (M)	14,832,307,000	10,126,988,000	25	+7	18	18
19	Fiduciary Trust Co., New York (B)	14,530,749,000	11,668,846,000	17		42	0
20	U.S. Trust Corp., New York (O)	14,300,000,000	11,676,573,000	16		10	131
21	Harris Bankcorp., Inc., Chicago (M)	14,122,334,000	14,195,617,000	14		21	49
22	Bank of Boston Corp. (M)	13,417,949,000c	7,968,449,000u	35	+13	13	13
23	Bank of New York Co., Inc. (M)	12,287,084,000	9,218,46[illegible],000	26	+3	5	27
24	Bank of New England Corp., Boston (M)	12,073,462,000	10,896,952,000	21		19	21
25	Continental Illinois Corp., Chicago (M)	12,028,657,000	10,949,467,000	20		24	14
26	AmeriTrust Corp., Cleveland (O)	11,538,730,000	10,455,711,000	22		29	46
27	NBD Bancorp., Inc., Detroit (M)	10,591,093,000	8,413,542,000	34	+7	33	25
28	Manufacturers National Corp., Detroit (M)	10,385,524,000	7,747,930,000	36	+8	55	62
29	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	10,344,923,000	8,802,308,000	30	+1	63	51
30	InterFirst Corp., Dallas (M)	10,314,595,000	9,008,000,000	28		25	32
31	Centerre Bancorp., St. Louis, Mo. (M)	10,129,818,000	8,418,405,000	33	+2	46	82
32	First Bank System, Minneapolis (M)	9,599,000,000	10,396,523,000	23		22	15
33	Banc One Corp., Columbus, Ohio (M)	5,483,235,000	2,894,582,000	69	+36	40	40
34	National City Corp., Cleveland (M)	8,989,190,000	8,536,676,000	31		34	37
35	Texas Commerce Bancshares Inc., Houston (M)	8,884,000,000	8,468,000,000	32		35	29
36	RepublicBank Corp., Dallas (M)	8,079,619,000	7,466,123,000	37	+1	30	26
37	First Wachovia Corp., Winston-Salem, N.C. (M)	8,001,232,000	7,198,543,000	38	+1	26	31
38	CoreStates Financial Corp., Philadelphia (M)	7,709,000,000	5,960,214,000	42	+4	53	36
39	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	7,511,130,000	5,627,822,000	44	+5	61	74
40	Norwest Corp., Minneapolis (M)	7,443,839,000	6,596,162,000	40		27	24
41	First Pennsylvania Corp., Philadelphia (O)	7,300,000,000	7,069,250,000	39		51	81
42	NCNB Corp., Charlotte, N.C. (M)	7,248,000,000	6,080,656,000	41		31	16
43	First Union Corp., Charlotte, N.C. (O)	5,954,742,000	3,965,946,000	61	+18	38	17
44	First Wisconsin Corp., Milwaukee (M)	5,938,850,000	5,051,770,000	47	+3	43	70
45	Hartford National Corp., Conn. (O)	5,898,193,000	5,108,212,000	46	+1	41	38
46	Citizens & Southern Corp., Atlanta (M)	5,690,993,000	4,141,665,000	57	+11	45	30
47	American Security Corp., Washington, D.C. (O)	5,455,890,000	4,521,403,000	50	+3	78	98
48	Fidelcor, Inc., Philadelphia (M)	5,400,000,000	3,984,886,292	60	+12	58	44
49	Comerica Inc., Detroit (M)	5,374,241,000	5,347,257,000	45		48	50
50	Midlantic Corp., Edison, N.J. (M)	5,325,558,000	3,633,657,000	65	+15	54	42
51	Mercantile Bankshares Corp., Baltimore (M)	5,318,688,000	4,480,595,000	51		62	129
52	United Virginia Bankshares, Inc., Richmond (O)	5,311,327,000	4,152,250,000	55	+3	50	57
53	First Kentucky National Corp., Louisville (M)	5,210,380,000	4,054,873,000	59	+6	72	88
54	First Fidelity Bancorporation, Newark, N.J. (M)	5,183,215,000	4,294,219,000	52		57	34
55	Sovran Financial Corp., Norfolk, Va. (O)	5,118,948,000	3,913,252,000	62	+7	49	35
56	Trusticorp, Inc., Toledo, Ohio (M)	4,936,203,000	2,105,494,000	86	+30	92	106
57	Indiana National Corp., Indianapolis (O)	4,788,324,000	4,188,661,000	54		80	89
58	MCorp, Dallas (M)	4,779,639,000	4,643,066,000	49		32	23
59	AmSouth Bancorp., Birmingham, Ala. (M)	4,705,000,000	4,204,310,000	53		66	79
60	Fleet Financial Group, Inc., Providence, R.I. (O)	4,403,961,000	4,072,293,000	58		67	43
61	Society Corp., Cleveland (M)	4,397,676,000	3,841,200,000	63	-2	56	61
62	Marine Midland Banks, Inc., Buffalo, N.Y. (O)	4,293,011,000	4,149,183,000	56		39	19
63	Shawmut Corp., Boston (M)	4,176,000,000	3,077,799,000	67	+4	37	48
64	First of America Bank Corp., Kalamazoo, Mich. (M)	4,149,950,000	1,803,310,000	97	+33	90	64
65	Glenmede Trust Co., Philadelphia (T)	3,900,000,000	1,980,500,000	89	+24	0	0
66	Barnett Banks of Florida, Jacksonville (M)	3,868,456,000	2,761,307,000	74	+8	65	28
67	First City Bancorporation of Texas, Inc., Houston (M)	3,534,090,000	3,720,531,000	64		47	39
68	Boston Safe Deposit & Trust Co. (B)	3,510,579,000	2,706,929,000	75	+7	28	0
69	Old Kent Financial Corp., Grand Rapids, Mich. (M)	3,501,595,000	2,599,381,000	79	+10	85	83
70	Fifth Third Bancorp., Cincinnati (M)	3,268,171,000	2,677,541,000	77	+7	76	117
71	United Banks of Colorado, Denver (M)	3,200,000,000	3,500,000,000	66		70	94
72	United Missouri Bancshares Inc., Kansas City, Mo. (M)	3,155,598,000	2,831,597,000	71		81	126
73	Norstar Bancorp, Inc., Albany, N.Y. (M)	3,108,643,000	2,484,157,000	82	+9	64	45
74	Texas American Bancshares Inc., Fort Worth (M)	3,037,605,000	3,071,137,000	68		74	77
75	Marshall & Ilsley Corp., Milwaukee (M)	2,985,776,000	2,552,086,000	81	+6	82	76
76	Southeast Banking Corp., Miami (M)	2,925,722,000	1,700,403,000	104	+28	79	41
77	KeyCorp, Albany, N.Y. (M)	2,908,811,000	850,404,000	125	+48	75	60
78	Trust Services of America, Inc., Los Angeles (T)	2,906,768,000	2,824,530,000	72		68	0
79	Merchants National Corp., Indianapolis (O)	2,869,076,016	1,931,686,000	94	+15	106	109
80	Central Bancorp, Inc., Cincinnati (M)	2,819,170,000	2,696,998,000	76		89	99
81	Bank of California NA, San Francisco (B)	2,807,556,000	2,422,410,000	83	-2	60	0
82	Hibernia Corp., New Orleans, La. (O)	2,801,881,000	2,849,206,000	70		113	104
83	Marine Corp., Milwaukee, Wis. (M)	2,800,000,000	1,948,604,000	92	+9	73	108
84	Firstier Inc., Omaha, Neb. (O)	2,792,470,000	1,937,252,000	93	+9	99	0
85	BancOklahoma Corp., Tulsa (O)	2,589,136,000	2,794,829,000	73		104	137
86	Horizon Bancorp., Morristown, N.J. (M)	2,536,818,000	2,234,916,000	85		109	115
87	Union National Corp., Pittsburgh (O)	2,513,636,000	2,369,646,000	84		103	128
88	First National Cincinnati Corp. (M)	2,469,137,000	2,043,365,000	88		86	101
89	Bessemer Trust Co. NA, New York (T)	2,452,032,000	1,965,870,000	90	+1	59	0
90	Delaware Trust Co., Wilmington (B)	2,361,396,000	1,401,487,000	107	+17	127	0
91	Valley National Corp., Phoenix, Ariz. (O)	2,264,180,000	1,965,562,000	91		69	47
92	Riggs National Corp., Washington, D.C. (O)	2,211,068,000	2,050,000,000	87		96	75
93	U.S. Bancorp., Portland, Ore. (M)	2,115,346,000	1,780,561,000	99	+6	82	55
94	Rainier Bancorp., Seattle (M)	2,053,421,000	1,827,706,000	96	+2	77	58
95	First Tennessee National Corp., Memphis (M)	2,033,070,000	1,931,245,000	96		97	84
96	SouthTrust Corp., Birmingham, Ala. (M)	2,000,000,000	N.A.			120	90
97	Bancorp Hawaii, Inc., Honolulu (O)	1,964,200,000	2,850,594,000	78		91	92
98	Amalgamated Bank of New York (B)	1,950,000,000	1,581,156,000	105	+7	0	0
99	Commerce Bancshares Inc., Kansas City, Mo. (M)	1,928,280,000	1,774,026,000	100	+1	97	87
100	Meridian Bancorp, Inc., Reading, Pa. (M)	1,861,158,000	1,770,444,000	101	+1	95	72
	TOTALS FOR THE TOP 100 FIRMS‡	998,892,716,016	824,[illegible]9,255,292		+21.2%		

Discretionary assets: assets of accounts over which a firm is authorized to make investment decisions. Also included are assets in accounts for which the firm recommends, but does not make, investments. Assets of accounts where the firm shares investment power are also included. **Type of institution**— A footnote, appearing after the name of each firm, describes its type. **(B)**— Commercial bank. **(M)**— Multibank holding company. **(O)**— One-bank holding company. **(T)**— Nondeposit trust. **(c)**— Includes Rhode Island Hospital Trust National Bank, Providence. **(u)**— Does not include Rhode Island Hospital Trust National Bank. The bank had $2.93 billion in discretionary trust assets in 1985. **(†)**— Asset rank of the holding company as of 12/31/86. **(‡)**— The 1985 data are for the top 100 firms that year. **(r)**— Revised since publication on 6/30/86. **N.A.**— Not available. **Please note:** Irving Bank Corp., New York, which ranked 79th in discretionary assets with $8.95 billion in 1985, did not participate in the survey.

Successful trust officers are



not all alike...

...but they can all use CCH Computax.

At CCH Computax, we don't believe in a one-size-fits-all philosophy.

We know that trusts come in all shapes and sizes. The same goes for trust departments—from hometown banks to international banking giants.

That's why we offer an array of processing services that meets *your* needs. No other company offers you so many powerful advantages.

One plus one is #1.

Now that Fiduciary TaxsystemS is a division of CCH Computax, we are the undisputed leader in fiduciary tax processing.

You'll benefit from the partnership of FTS's detailed, in-depth capabilities and the nationwide coverage and local support CCH Computax has developed over the past 24 years.

You get personal attention.

First, before we implement any plan, we meet with you. We'll take a close look at your needs and goals.

Next, we will work with you to select the processing plan that not only helps you meet your objectives but offers you the best return on your investment.

Choose from a wide range of tax processing alternatives.

You can choose from our advanced summary or detail interface systems, or complete in-house processing with—RJE Command, Interactive Command, and Laser Command—or our traditional service bureau method.

CCH Computax helps you prepare and process even the most complex federal and state forms, including Agency/Custodial, Grantor, Simple/Complex, Trust and Estate returns... plus Individual and Deferred Compensation returns.

Then we make sure your system works right. Our support team of skilled trust tax professionals provides you with on-site training, friendly service, and technical support.

Call now for your FREE Fiduciary Tax Portfolio.

Call us today. You'll get an overview of our unique capabilities and we'll send you a special portfolio that shows you how we can help you create a successful tax processing plan.

CCH Computax
A total commitment company for the professional
®

1-800-227-3800, Ext. 101

Fiduciary TaxsystemS Division of CCH Computax Inc.
21535 Hawthorne Boulevard, Suite 522, Torrance, California 90503

© 1987 CCH Computax Inc.

Top 100 Institutions in Trust Income

Ranked by Size of Trust Department's 1986 Gross Operating Revenues

Compiled by American Banker Copyright 1987

Rank 1986		Total Trust Income 1986	1985	Rank 1985	Gain in Rank	Total Operating Income 1986	Trust Income As % of Oper. Income	1986 Market Value Of Trust Assets
1	J.P. Morgan & Co., Inc., New York (M)	398,400,000	307,300,000	1		6,671,700,000	6.0	423,422,000,000
2	Chase Manhattan Corp., New York (M)	265,609,000	193,334,000	2		9,459,854,000	2.8	N.A.
3	Citicorp, New York (M)	233,900,000	176,000,000	4	+1	23,500,000,000	1.0	N.A.
4	Bankers Trust New York Corp. (M)	222,427,000	178,046,000	3		4,923,238,000	4.5	833,000,000,000
5	Bank of New York Co., Inc. (M)	205,599,000	169,334,000	5		1,749,766,000	11.8	228,029,857,000
6	Mellon Bank Corp., Pittsburgh (M)	198,029,000	116,795,000r	9r	+3	3,456,931,000	5.7	113,413,207,000
7	State Street Boston Corp. (M)	176,643,000	122,444,000	7		640,289,000	27.6	440,800,000,000
8	Northern Trust Corp., Chicago (M)	148,945,000	122,099,000	8		757,727,000	19.7	125,136,620,000
9	Manufacturers Hanover Corp., New York (M)	147,685,000	127,084,000	6		8,085,239,000	1.8	N.A.
10	U.S. Trust Corp., New York (O)	130,500,000	104,755,000	11	+1	307,729,000	42.4	67,362,000,000
11	PNC Financial Corp., Pittsburgh (M)	127,558,344	96,379,000	13	+2	2,392,010,000	5.3	69,853,690,000
12	BankAmerica Corp., San Francisco (M)	127,203,000	111,921,000	10r		12,610,203,000	1.0	59,202,847,000
13	Bank of Boston Corp. (M)	123,726,000c	86,670,000u	15	+2	3,540,042,000	3.5	56,588,009,000
14	First Interstate Bancorp., Los Angeles (M)	116,447,000	100,206,000	12		5,290,276,000	2.2	77,447,000,000
15	First Chicago Corp. (O)	101,851,000	90,186,000	14		4,082,822,000	2.5	121,773,687,000
16	Chemical New York Corp. (M)	100,160,000	83,551,000	17	+1	5,488,027,000	1.8	N.A.
17	Security Pacific Corp., Los Angeles (O)	97,000,000	84,500,000	16		5,976,700,000	1.6	88,588,079,000
18	SunTrust Banks, Inc., Atlanta (M)	94,884,000	62,206,000	23	+5	2,462,504,000	3.9	33,919,385,000
19	Bank of New England Corp., Boston (M)	93,504,000	78,068,000	18		1,909,659,000	4.9	83,851,192,000
20	Wells Fargo & Co., San Francisco (O)	90,100,000	45,130,000	32	+12	3,988,400,000	2.3	64,141,000,000
21	Harris Bankcorp., Inc., Chicago (M)	79,633,000	64,630,000	21		981,914,000	8.1	45,472,206,000
22	First Bank System, Minneapolis (M)	75,000,000	65,000,000	20		2,930,000,000	2.6	15,590,000,000
23	Irving Bank Corp., New York (M)	73,844,000	55,014,000	25	+2	1,934,937,000	3.8	N.A.
24	Continental Illinois Corp., Chicago (M)	65,226,007	62,652,000	22		2,565,752,242	2.5	76,732,142,000
25	InterFirst Corp., Dallas (M)	64,000,000	72,000,000	19		1,841,000,000	3.5	17,137,398,000
26	First Wachovia Corp., Winston-Salem, N.C. (M)	59,228,000	53,077,000	26		1,739,062,000	3.4	2,771,777,000
27	Norwest Corp., Minneapolis (M)	58,700,000	50,600,000	28	+1	2,419,800,000	2.4	38,018,000,000
28	Boston Safe Deposit & Trust Co. (B)	58,658,534	49,556,000	29	+1	650,990,000	9.0	67,478,619,000
29	AmeriTrust Corp., Cleveland (O)	56,030,000	43,505,000	33	+4	828,476,000	6.8	28,749,315,000
30	RepublicBank Corp., Dallas (M)	54,267,000	50,669,000	27		1,893,537,000	2.9	43,897,468,000
31	NCNB Corp., Charlotte, N.C. (M)	52,473,000	41,780,000	34	+3	2,424,213,000	2.2	N.A.
32	MCorp, Dallas (M)	52,000,000	46,000,000	30		2,129,300,000	2.4	12,567,941,000
33	NBD Bancorp., Inc., Detroit (M)	49,911,000	39,207,000	35	+2	1,614,546,000	3.1	47,950,932,000
34	National City Corp., Cleveland (M)	49,340,000	45,767,000	31		1,326,231,000	3.7	26,971,698,000
35	Texas Commerce Bancshares Inc., Houston (M)	48,425,000	37,000,000	36	+1	1,601,000,000	3.0	55,400,000,000
36	Capital Guardian Trust Co., Los Angeles (T)	48,844,000	35,589,000	39	+3	48,025,000	97.5	2,066,082,000
37	Shawmut Corp., Boston (M)	44,785,000	34,754,000	40	+3	918,022,000	4.9	6,295,980,000
38	First Union Corp., Charlotte, N.C. (O)	43,899,000	29,603,000	48	+10	2,537,411,000	1.7	15,500,498,000
39	Marine Midland Banks, Inc., Buffalo, N.Y. (O)	42,555,000	36,730,000	37		2,244,078,000	1.9	28,983,255,000
40	Banc One Corp., Columbus, Ohio (M)	41,868,000	21,471,000	60	+20	1,847,422,000	2.3	27,913,032,000
41	Hartford National Corp., Conn. (O)	41,720,000	36,200,000	38		1,025,904,000	4.1	12,984,480,489
42	Fiduciary Trust Co., New York (B)	41,432,955	32,156,669	44	+2	53,441,338	77.5	35,462,087,000
43	First Wisconsin Corp., Milwaukee (M)	39,551,000	29,742,000	46	+3	667,040,000	5.9	20,731,998,000
44	Wilmington Trust Co., Del. (B)	39,074,000	30,904,000	45	+1	263,498,000	14.8	111,921,000,000
45	Citizens & Southern Corp., Atlanta (M)	38,372,000	33,969,000	42		1,663,026,000	2.3	26,044,294,093
46	Centerre Bancorp., St. Louis, Mo. (M)	38,172,000	33,042,000	43		501,373,000	7.6	16,559,426,000
47	First City Bancorporation of Texas, Inc., Houston (M)	33,950,000	34,751,000	41		1,410,410,000	2.4	9,547,829,000
48	Comerica Inc., Detroit (M)	32,948,000	29,626,000	47		936,979,000	3.5	11,049,933,000
49	Sovran Financial Corp., Norfolk, Va. (O)	32,897,000	26,765,000	52	+3	1,494,753,000	2.2	14,824,348,000
50	United Virginia Bankshares, Inc., Richmond (O)	32,768,000	23,894,000	55	+5	863,969,000	3.8	16,463,683,000
51	First Pennsylvania Corp., Philadelphia (O)	32,226,000	27,639,000	49		534,159,000	6.0	38,400,000,000
52	Marshall & Ilsley Corp., Milwaukee (M)	31,684,000	27,167,000	51		568,717,000	5.6	8,132,766,000
53	CoreStates Financial Corp., Philadelphia (M)	30,431,000	20,517,000	62	+9	1,390,576,000	2.2	49,109,000,000
54	Midlantic Corp., Edison, N.J. (M)	30,278,000	18,016,000	68	+14	1,476,612,000	2.1	11,700,283,000
55	Manufacturers National Corp., Detroit (M)	29,771,000	22,491,000	59	+4	660,047,000	4.5	27,842,626,000
56	Society Corp., Cleveland (M)	29,560,000	24,443,000	54		894,746,000	3.3	10,282,260,000
57	First Fidelity Bancorporation, Newark, N.J. (M)	29,280,000	25,691,000	53		1,210,398,000	2.4	57,283,487,000
58	Fidelcor, Inc., Philadelphia (M)	28,934,000	21,022,000	61	+3	1,037,212,000	2.8	14,800,000,000
59	Bessemer Trust Co. NA, New York (T)	28,685,776	20,256,748	64	+5	28,685,776	100.0	3,171,656,000
60	Bank of California NA, San Francisco (B)	28,075,000	27,325,000	50		361,089,000	7.8	35,787,205,000
61	Mercantile Bancorp., Inc., St. Louis, Mo. (M)	27,188,000	23,348,000	57		674,536,000	4.0	18,855,724,000
62	Mercantile Bankshares Corp., Baltimore (M)	25,621,000	22,711,000	58		294,049,000	8.7	16,195,772,000
63	Boatmen's Bancshares Inc., St. Louis, Mo. (M)	24,423,000	20,509,200	63		832,052,000	2.9	16,403,226,000
64	Norstar Bancorp, Inc., Albany, N.Y. (M)	24,020,000	23,639,000	56		983,380,000	2.4	5,317,384,000
65	Barnett Banks of Florida, Jacksonville (M)	23,861,000	19,010,000	67	+2	1,913,512,000	1.2	8,574,350,000
66	AmSouth Bancorp., Birmingham, Ala. (M)	23,654,000	17,604,000	70	+4	564,895,000	4.2	8,197,000,000
67	Fleet Financial Group, Inc., Providence, R.I. (O)	23,329,000	19,388,000	66		1,207,513,000	1.9	8,500,000,000
68	Trust Services of America, Inc., Los Angeles (T)	20,932,404	15,865,000	73	+5	22,406,103	93.4	4,268,906,000
69	Valley National Corp., Phoenix, Ariz. (O)	20,736,000	16,220,000	72	+3	1,062,626,000	2.0	11,336,786,000
70	United Banks of Colorado, Denver (M)	20,288,000	17,934,000	69		485,938,000	4.2	N.A.
71	Huntington Bancshares Inc., Columbus, Ohio (M)	19,903,000	14,020,000	86	+15	742,346,000	2.7	8,418,737,000
72	First Kentucky National Corp., Louisville (M)	19,804,000	15,032,000	76	+4	477,843,000	4.1	8,671,830,000
73	Marine Corp., Milwaukee, Wis. (M)	19,025,000	14,037,660	84	+11	397,069,000	4.8	3,600,000,000
74	Texas American Bancshares Inc., Ft Worth (M)	18,532,000	16,757,000	71		607,939,000	3.0	5,497,294,000
75	KeyCorp, Albany, N.Y. (M)	17,719,000	12,839,000	92	+17	824,590,000	2.1	5,894,737,000
76	Fifth Third Bancorp., Cincinnati (M)	17,681,000	14,059,000	83	+7	325,439,000	5.4	5,946,239,000
77	Rainier Bancorp., Seattle (M)	17,618,000	14,787,000	79	+2	826,815,000	2.1	6,116,453,000
78	American Security Corp., Washington, D.C. (O)	17,443,000	14,663,000	81	+3	391,283,000	4.5	10,782,452,000
79	Southeast Banking Corp., Miami (M)	17,439,000	15,174,000	75		1,066,154,000	1.6	5,980,022,000
80	Indiana National Corp., Indianapolis (O)	16,841,000	14,712,000	80		458,358,000	3.7	27,351,225,000
81	United Missouri Bancshares Inc., Kansas City, Mo. (M)	16,704,000	14,186,000	82	+1	271,727,000	6.1	31,207,000,000
82	U.S. Bancorp., Portland, Ore. (M)	16,583,000	15,186,000	74		832,347,000	2.0	4,198,263,000
83	Union Bancorp, Los Angeles (O)	16,436,000	14,033,000	85	+2	781,760,000	2.1	N.A.
84	La Salle National Corp., Chicago (O)	16,261,000	13,100,000	90	+6	137,524,000	11.8	5,169,836,000
85	Old Kent Financial Corp., Grand Rapids, Mich. (M)	16,200,000	12,646,000	93	+8	516,537,000	3.1	4,804,704,000
86	First National Cincinnati Corp. (M)	15,945,000	13,084,000	91	+5	388,321,000	4.1	6,541,549,981
87	IBJ Schroder Bank & Trust Co., New York (B)	15,756,000	.....	...		171,771,000	9.2	34,494,615,000
88	Florida National Banks of Florida, Jacksonville (M)	15,103,000	13,871,000	87		643,825,000	2.3	5,383,694,647
89	Central Bancorp, Inc., Cincinnati (M)	14,837,000	13,190,000	89		448,571,000	3.3	7,738,731,000
90	First of America Bank Corp., Kalamazoo, Mich. (M)	14,759,589	10,159,000	106	+16	15,468,839	95.4	4,771,890,000
91	Bancorp Hawaii, Inc., Honolulu (O)	14,754,000	13,807,000	88		485,475,000	3.0	4,155,240,000
92	Trustcorp Inc., Toledo, Ohio (M)	14,666,000	9,860,396	111	+19	416,964,000	3.5	5,843,239,000
93	California First Bank, San Francisco (B)	14,584,000	12,640,000	94	+1	561,258,000	2.6	3,032,100,000
94	Bessemer Trust Co., Newark, N.J. (T)	13,070,000	9,925,000	110	+16	14,397,000	90.8	1,869,102,000
95	Meridian Bancorp, Inc., Reading, Pa. (O)	12,982,000	11,290,000	97	-2	735,448,000	1.8	4,128,413,000
96	Riggs National Corp., Washington, D.C. (O)	12,816,000	10,652,000	99	-3	551,663,000	2.3	16,416,066,000
97	Commerce Bancshares Inc., Kansas City, Mo. (M)	12,745,000	10,192,000	104	+7	471,235,000	2.7	4,776,705,000
98	First Tennessee National Corp., Memphis (M)	12,385,000	10,160,048	105	+7	525,981,000	2.4	7,506,388,000
99	Cullen/Frost Bankers Inc., San Antonio (M)	12,169,000	10,768,000	98		325,669,000	3.7	5,348,516,000
100	Firstier Inc., Omaha, Neb. (O)	12,155,000	6,538,942	123	+23	260,123,000	4.7	5,352,457,000
	TOTALS FOR THE TOP 100 FIRMS‡	5,693,636,609	4,577,807,277	+24.4%				

Gross operating income of the trust department excludes all non-operating credits. **Market value of all trust assets** includes discretionary assets, nondiscretionary assets, corporate trust accounts, and accounts of a strictly custodial nature. **Type of institution**— A footnote, appearing after the name of each firm, describes its type. (B)— Commercial bank. (M)— Multibank holding company. (O)— One-bank holding company. (T)— Nondeposit trust. (c)— Includes Rhode Island Hospital Trust National Bank, Providence. (u)— Does not include Rhode Island Hospital Trust National Bank. The bank had $21.3 million in gross trust income in 1985. (r)— Revised since publication on 6/30/86. (‡)— The 1985 total is for the top 100 firms in trust income that year. N.A.— Not available.

How your bank can score higher in the "Top 100" next year.

Our Asset Management System offers trust departments more ways to expand revenues and cut costs than any other software product. Look for FTI customers to move up in the 1988 rankings.

You can move up, too.

FTI banks are already marketing to your customers. But if you meet with us soon, you can convert to our Asset Management System in time to improve (or protect) your bank's 1989 ranking.

You'll have a system that is proven at "top 100" banks across the country. Like U.S. Trust Company of New York—with over 20,000 accounts, 16,000 transactions per day, and $100 billion in customer assets. Over 800 front and back office personnel, as well as U.S. Trust's customers, use our system's color terminals every day. Customers can even inquire on the real-time status of their trade settlements. New business has improved dramatically since the system was installed. That's the key to your higher ranking, too.

We provide the world's best investment management, securities processing, and trust accounting system.

When you use it, you'll be supported by a staff with more experience at "top 100" banks than any other vendor in the industry.

You'll achieve major savings with our merger and acquisition support.

The capacity of the system allows consolidation of back office operations in a multi-bank holding company, while also providing semi-autonomous customer service at each bank location. One bank holding company that recently installed the system is realizing savings of $2,000,000 per year. (Suggesting ways to increase savings is a proven way to earn a promotion!)

Extra functionality means higher profits.

You'll enjoy many "extras." Like customer-friendly screens, performance measurement, GNMA processing, capital changes, accrual and trade date reporting, multi-bank, "as of" processing, cash management account, and an easy-to-use PC-based report writer . . . all in the same system, and before your competition.

Get a high return at low risk.

Why fall further behind by relying on an old product? Those mistakes are yesterday's news. So make your move before your customers do. Tomorrow's money makers are licensing FTI's proven, up-to-date Asset Management System today.

To improve your 1989 rank, call us today.

If you'd like to know which banks are going to score higher in 1988—and how you can score higher in 1989—call Bob Shurman, Vice President, at (212) 912-6300.

Financial Technologies International, Inc.

IBM Authorized Marketing Assistant

One World Trade Center, 46th Floor, New York, NY 10048 212-912-6300

Top Banks in Servicing of Permanent Mortgages

Banks with More than $100 Million in Servicing for Investors on June 30, 1987

Compiled by American Banker Copyright 1987

Servicing Rank 6/30/87		Mortgages Serviced for Investors Dollar Volume 6/30/87	Number of Mortgages 6/30/87	No. of Investors 6/30/87 Excluding GNMA Pools	GNMA Pools	Servicing Rank 6/30/86	Gain in Rank	Total Mortgage Servicing (in Dollars) 6/30/87	Mortgages Owned by Bank (in Dollars) 6/30/87
1	Bank of America NT&SA, San Francisco	5,515,000,000	104,198	362	47	1		14,168,000,000	8,653,000,000
2	Security Pacific National Bank, Los Angeles	1,748,856,797	27,572	102	15	2		6,700,708,811	4,951,852,014
3	Marine Midland Bank NA, Buffalo, N.Y.	1,446,408,000	23,421	0	0	13	+ 10	2,884,429,000	1,432,311,000
4	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (a)	1,215,200,000	17,725	68	185	3		1,339,100,000	123,900,000
5	National State Bank, Elizabeth, N.J.	1,052,424,999	19,827	44	258	14	+9	1,152,248,108	99,823,109
6	National Bank of Alaska, Anchorage	969,565,807	10,673	66	14	7	+1	N.A.	N.A.
7	Union National Bank, Little Rock, Ark.	833,259,181	23,887	206	473	6		893,521,912	60,262,731
8	First National Bank, Anchorage, Alaska	817,914,313	10,581	25	1	5		N.A.	N.A.
9	Alaska Mutual Bank, Anchorage	763,492,000	7,794	36	0	9		897,935,000	134,442,000
10	First Tennessee Bank NA, Memphis	669,200,083	15,479	49	246	12	+2	819,144,968	149,944,884
11	Chase Bank of Arizona, Phoenix	666,453,810	8,772	58	58	10		N.A.	N.A.
12	First Interstate Bank of Oregon NA, Portland	665,669,677	20,709	56	124	22	+ 10	943,372,280	277,702,603
13	Bank of Hawaii, Honolulu	628,803,140	15,323	132	1	11		1,055,695,849	426,892,709
14	United Jersey Bank, Hackensack, N.J.	568,225,941	9,059	55	0	28	+ 14	1,012,726,903	13,224
15	Bank of New England NA, Boston	524,187,813	6,078	43	0	21	+6	152,728,173	2,950
16	Chase Lincoln First Bank NA, Rochester, N.Y.	447,223,448	12,508	30	22			1,252,006,010	804,782,564
17	United Bank Alaska, Anchorage	439,431,046	3,762	15	0	18	-1	439,431,046	48,583,915
18	First Wisconsin National Bank, Milwaukee	397,931,817	9,011	155	49	23	+5	547,331,115	172,515,678
19	First Interstate Bank of Washington NA, Seattle	375,440,309	12,650	72	116	8		755,149,167	379,708,858
20	Union Planters National Bank, Memphis, Tenn.	368,963,592	7,946	117	69	24	-4	408,556,069	57,048,120
21	Texas American Bank/Fort Worth NA	330,626,349	4,679	24	93	54	+ 33	443,561,768	112,935,420
22	Commerce Union Bank, Nashville, Tenn.	316,939,060	7,348	36	29	44	+ 22	316,939,060	55,457,000
23	First Interstate Bank of Casper NA, Wyo.	311,997,834	6,659	53	3	40	+ 17	339,725,890	27,862,945
24	First Interstate Bank of Alaska, Anchorage	298,366,618	2,537	38	1	26	-2	N.A.	N.A.
25	Central Trust Co. NA, Cincinnati	296,662,618	7,267	25	0	51	+ 26	641,990,062	345,327,446
26	Comerica Bank-Detroit	283,590,310	7,113	23	0	27	-1	1,182,712,907	899,122,597
27	First National Bank, Cincinnati	272,322,286	4,448	104	58	31	+4	666,028,202	414,655,951
28	Hibernia National Bank, Baton Rouge, La.	272,313,861	6,989	53	5	33	+5	332,129,519	59,815,658
29	Valley Fidelity Bank & Trust Co., Knoxville, Tenn.	267,949,278	6,687	30	150	38	-9	290,974,175	22,024,897
30	American Security Bank NA, Washington, D.C.	259,158,465	4,217	31	6	65	+ 35	262,002,773	164,108,555
31	Sanwa Bank California, Los Angeles	247,283,606	5,599	19	0	47	+ 16	113,441,423	133,842,183
32	Society National Bank, Cleveland	240,525,520	7,792	81	0	20		899,895,175	659,369,656
33	California First Bank, San Francisco	226,911,298	4,669	54	34	30		986,651,954	482,464,317
34	Seattle Trust & Savings Bank	226,610,300	4,710	24	4	37	+3	226,610,300	117,315,100
35	First National Bank of Maryland	225,462,000	4,271	33	3	52	+ 17	620,786,528	395,324,527
36	Banco de Ponce, Hato Rey, P.R.	221,049,000	12,259	59	110	36		322,697,000	167,826,000
37	Union Bank, Los Angeles	220,000,000	3,550	44	0	46	-9	570,000,000	347,000,000
38	First Hawaiian Bank, Honolulu	215,540,867	6,838	0	0	32		1,041,371,262	347,343,557
39	Fremont Bank, Calif.	209,849,000	2,713	15	0	49	+ 10	304,107,000	94,258,000
40	First Wyoming Bank NA-Cheyenne	202,971,776	4,473	43	0	42	-2	210,455,405	7,483,629
41	Commercial Security Bank, Salt Lake City	202,862,110	5,311	38	45	39		299,166,380	96,284,270
42	Maryland National Bank, Baltimore	201,097,813	5,937	19	2	35		266,129,972	65,032,158
43	Banco Popular de Puerto Rico, San Juan	200,404,600	15,027	148	20	43		397,947,800	210,112,500
44	Manufacturers National Bank, Detroit	199,506,954	5,957	52	6	29		924,469,910	828,020,589
45	Sunwest Bank of Albuquerque NA, N.M.	192,111,000	5,336	13	50	57	+ 12	441,250,000	249,139,000
46	North American Bank & Trust Co., Stratford, Conn.	180,363,031	3,786	19	2	45		6,685,628	6,685,628
47	Central Bank of Denver	166,033,712	5,136	90	0	41		204,623,482	38,512,102
48	First Interstate Bank of Arizona NA, Phoenix	161,967,021	8,365	58	47	50	-2	616,503,625	454,536,604
49	Bank of Boston-Connecticut, Waterbury	158,957,000	3,731	80	0	62	+ 13	699,649,000	539,190,000
50	Norwest Bank Casper NA, Wyo.	156,121,491	3,690	31	0	48		169,055,793	12,934,302
51	First Interstate Bank of Hawaii, Honolulu	147,300,292	2,902	42	0	55	+4	295,893,446	148,593,154
52	Kanawha Valley Bank NA, Charleston, W. Va.	144,646,637	3,655	21	0	53	+1	212,632,390	67,985,753
53	Bank IV Wichita NA, Kan.	140,117,326	2,134	80	0	59	+6	315,359,661	175,242,335
54	Wilmington Trust Co., Del.	138,031,569	3,152	50	0	79	+ 25	721,496,898	567,472,792
55	Old Kent Bank & Trust Co., Grand Rapids, Mich.	137,250,000	3,717	16	0	78	+ 23	194,192,000	56,942,000
56	Citizens Commercial & Savings Bank, Flint, Mich.	128,527,585	6,546	0	15	60	-4	405,659,898	277,132,313
57	First National Bank, Omaha, Neb.	125,217,166	2,040	25	6	61	+4	161,592,079	36,248,419
58	Branch Banking & Trust Co., Wilson, N.C.	122,527,775	2,779	37	8	56		436,338,206	313,810,431
59	Idaho Bank & Trust Co., Boise	122,474,918	2,431	71	0	64	+5	184,020,311	61,545,393
60	Old Kent Bank of Kalamazoo, Mich.	122,288,405	2,350	32	0			219,290,208	97,001,802
61	Norwest Bank Omaha NA, Neb.	120,060,524	3,867	22	0	66	+5	56,456,728	63,614,128
62	Alaska Statebank, Anchorage	108,689,077	1,069	16	0	76	+ 14	119,075,480	10,386,404
63	Rainier Bank Alaska NA, Anchorage	104,183,696	1,259	N.A.	N.A.			N.A.	N.A.
64	Provident Bank, Baltimore	104,025,663	2,023	1	0			412,206,727	308,181,063

Data are for banks only and exclude subsidiary mortgage companies. **Mortgages Serviced for Investors**— The dollar volume of permanent mortgages serviced for others by the bank. Excludes home improvement loans and temporary financing such as construction and development loans. Also excludes mortgages serviced for itself and for all accounts of the bank's trust department. **Total Mortgages Serviced**— Total dollar volume of permanent mortgages serviced by the bank for itself, for all accounts of its trust department, and for others. **Mortgages Owned by the Bank**— The dollar volume of permanent mortgages which are assets of the bank. **(a)**—Servicing is done by Citizens Fidelity Mortgage Co., a division of the bank.

Proven Software, Excellent Support, Unparalleled Service. All From One Company.

All From SSI.

You have a question...you want an answer. You have a problem... you want it solved. You need help... you want service.

Service is what has set SSI apart from other software companies for the past 16 years. At SSI, service is an attitude, a promise, a commitment. A commitment best expressed by our company motto: "You that would be greatest, let him be servant to all." (Matthew 20:26)

To us, service involves enhancing our products with your suggestions; providing user group meetings; plus providing in-depth training, conversions and installation assistance.

With our proven software and excellent support, you'll have the answer to your questions, the solution to your problems and the service you deserve.

PROVEN SOFTWARE FROM SSI

ACH Processing—PEP/PEP+, MicroACH

The industry's highest rated software in overall customer satisfaction, these on-line, realtime systems originate, receive and warehouse ACH transactions.

Check Processing—ORBS, TCM, CLAS, BFCS

Working with IBM 3890 Check Sorters, these systems offer on-line reconcilement, departmental balancing, cash letter administration and bulk filing/fine sorting.

Securities—CSSII

CSSII is an on-line, realtime securities recordkeeping system handling stock, registered bond and other securities processing.

Loan Origination—OMNI

With OMNI, you'll automate all document, report and loan calculation processing related to loan origination.

Lease Accounting—ALAS

ALAS, an on-line realtime mainframe system, provides comprehensive processing capabilities for both vehicle and equipment leasing.

Safe Box Accounting—SBA

SBA streamlines safe box operations through recordkeeping and invoice automation.

Home Banking—PTT

With PTT, your retail and small business customers pay bills, transfer funds and perform balance inquiry by using a telephone or PC.

Corporate Cash Management—PTT+

PTT+ provides for balance and detail reporting, lockbox reporting, funds transfer and cash concentration/deposit reporting.

Data Center Support—CSAR, CSAR/CMS, QT, QC, Workflow, SJS

Our data center support products offer the following: Job scheduling, on-line operational documentation and operating system maintenance verifications.

Every day over 1,000 institutions and 10,000 people depend on software from SSI. They have enjoyed our unparalleled service—you can, too. Call us today. Or better yet—call our customers! For an SSI client list and product information, call **(404) 441-3387** or write to: SSI, 4411 E. Jones Bridge Rd., Norcross, GA 30092.

SSI

SSI. Where Commitment Is A Reality.

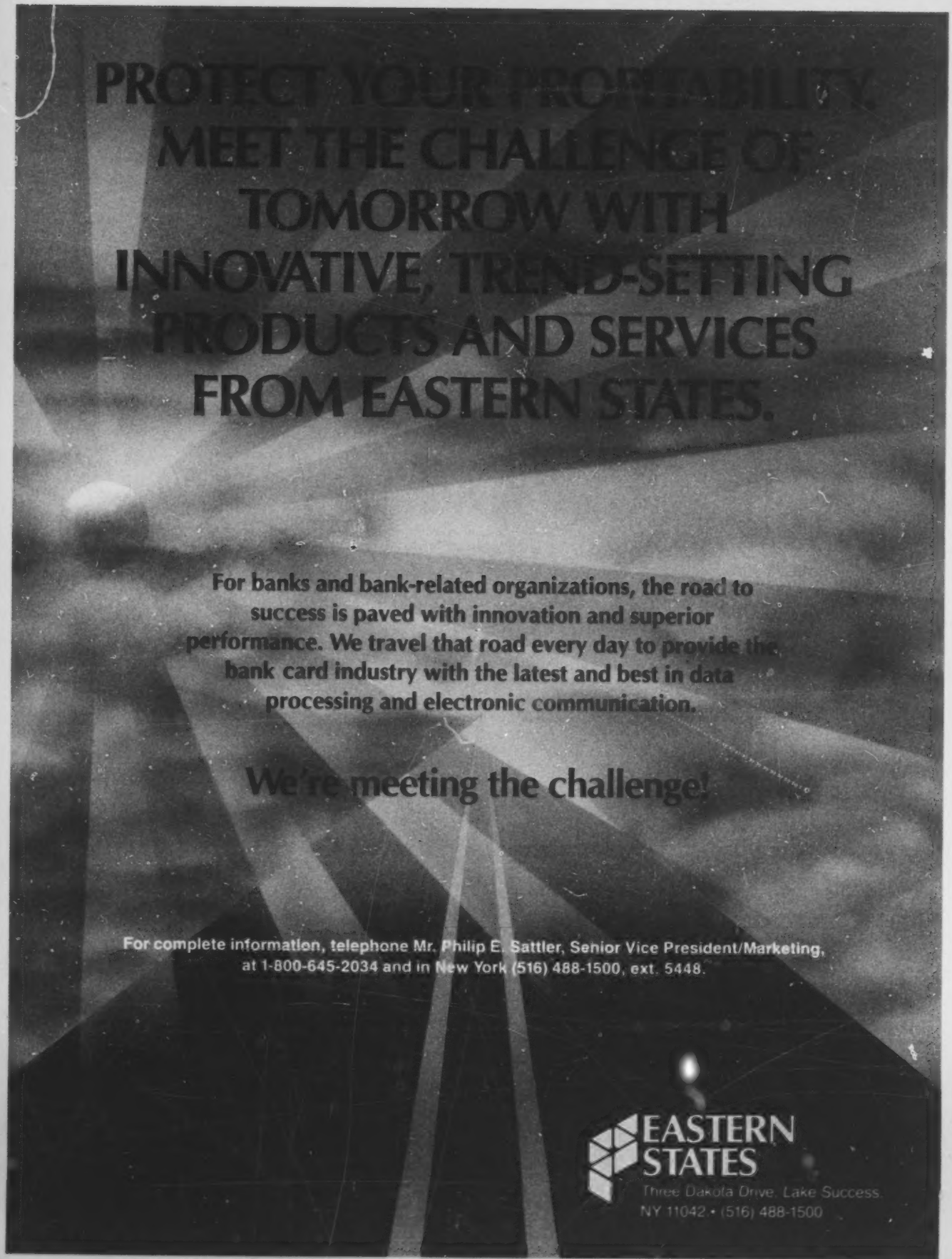
Top 100 Banks in Mortgage Security Holdings

Based on Combined Government- and Private-Insured Securities on June 30, 1987 (Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1987

Rank 6/30/87		Total Mortgage Securities 6/30/87	6/30/86	% Chg	Govt. Mtge. Sec. as % Of Total Mtge. Sec. 6/30/87	6/30/86	Total Assets 6/30/87	Total Securities 6/30/87	Mtge. Sec. /Assets 6/30/87	6/30/86	Mtge. Sec. /Securities 6/30/87	6/30/86	Securities /Assets 6/30/87	6/30/86
1	Chemical Bank, New York	3,668,000	387,071	847.63	100.00	97.91	60,922,000	6,534,000	6.02	0.68	56.14	8.06	10.73	8.42
2	Bank of America NT&SA, San Francisco	2,929,000	1,049,000	179.22	100.00	100.00	84,859,001	6,399,000	3.45	1.00	45.77	21.75	7.54	4.58
3	Wells Fargo Bank NA, San Francisco	2,027,850	12,441	16,200	100.00	100.00	39,541,739	2,863,265	5.13	0.03	70.82	2.19	7.24	1.48
4	Pittsburgh National Bank	1,987,633	1,181,717	68.20	100.00	100.00	14,443,223	4,726,486	13.76	9.38	42.05	32.92	32.72	28.51
5	First Union National Bank of Florida, Jacksonville	1,519,348	3,420	44,325	100.00	100.00	7,813,666	2,240,567	19.44	0.05	67.81	0.35	28.67	14.84
6	First Union National Bank of North Carolina, Charlotte	1,144,879	2,060,997	-44.45	100.00	100.00	13,102,948	2,880,685	8.74	15.47	39.74	47.88	21.99	32.31
7	Citibank NA, New York	1,057,000	394,000	168.27	100.00	100.00	147,106,000	10,545,000	0.72	0.28	10.02	4.81	9.17	5.75
8	Connecticut National Bank, Hartford	1,053,473	113,880	825.07	72.76	100.00	9,212,953	1,743,848	11.43	1.58	60.41	12.63	18.93	12.54
9	Allied Bank of Texas, Houston	1,049,987	0		100.00		4,488,368	1,250,909	23.39	0.00	83.94	0.00	27.87	14.31
10	Florida National Bank, Jacksonville	998,843	309,223	223.02	64.95	7.42	7,275,974	1,538,008	13.73	4.87	60.98	30.96	22.51	15.74
11	Equitable Bank NA, Baltimore	984,333	189,193	420.28	100.00	100.00	4,205,473	1,696,881	23.41	5.55	58.01	18.59	40.35	29.45
12	Mellon Bank NA, Pittsburgh	701,936	0		80.42		23,975,038	2,982,366	2.93	0.00	23.54	0.00	12.44	11.23
13	Hibernia National Bank, New Orleans	618,990	624,569	-0.89	100.00	99.68	4,487,195	981,136	13.79	15.77	63.09	61.22	21.87	25.76
14	Signet Bank/Virginia, Richmond	590,495	66,072	793.71	100.00	100.00	6,811,619	1,154,693	8.67	1.20	51.14	7.06	16.95	17.01
15	Manufacturers Hanover Trust Co., New York	582,000	288,685	101.60	43.64	100.00	60,768,000	4,444,000	0.96	0.46	13.10	7.83	7.31	5.93
16	First National Bank of Maryland, Baltimore	480,736	203,987	135.67	70.62	100.00	4,714,611	868,277	10.20	4.71	55.37	29.25	18.42	16.10
17	Morgan Guaranty Trust Co., New York	467,202	152,160	207.05	100.00	100.00	68,706,459	12,725,857	0.68	0.22	3.67	1.29	18.52	17.33
18	Dominion Bank NA, Roanoke, Va.	456,292	231,138	97.41	100.00	100.00	3,782,541	655,088	12.06	7.23	69.65	43.84	17.32	16.49
19	First Pennsylvania Bank NA, Philadelphia	447,795	552,679	-18.98	100.00	100.00	5,524,227	704,281	8.11	9.70	63.58	77.03	12.75	12.59
20	First National Bank, Boston	443,294	1,019,777	-56.53	100.00	100.00	21,538,230	1,457,778	2.06	4.56	30.41	55.90	6.77	8.15
21	Comerica Bank-Detroit	436,687	297,904	46.59	100.00	100.00	7,196,076	1,357,995	6.07	4.41	32.16	28.52	18.87	15.45
22	Maryland National Bank, Baltimore	428,620	167,253	156.39	89.81	86.09	8,239,068	1,176,620	5.20	2.31	36.45	17.66	14.28	13.07
23	Signet Bank-Maryland, Baltimore	411,525	186,749	120.36	100.00	100.00	3,328,924	655,347	12.36	6.71	62.79	38.77	19.69	17.32
24	Northern Trust Co., Chicago	394,662	150,806	161.70	0.00	0.00	6,648,349	1,168,406	5.94	2.17	33.78	15.10	17.57	14.40
25	European American Bank, New York	378,441	0		100.00		6,536,246	1,647,228	5.79	0.00	22.97	0.00	25.20	8.09
26	Fleet National Bank, Providence, R.I.	362,058	77,936	364.56	100.00	100.00	6,584,804	1,141,429	5.42	1.34	31.72	7.37	17.07	18.20
27	Texas Commerce Bank NA, Houston	360,145	150,622	139.11	50.17	100.00	10,984,317	1,636,719	3.28	1.17	22.00	12.62	14.90	9.29
28	Hibernia Bank, San Francisco	354,796	118,400	199.66	74.04	60.97	1,619,552	366,773	21.91	9.33	96.73	94.91	22.65	9.83
29	First Interstate Bank of Oregon NA, Portland	352,637	0		100.00		5,443,498	1,029,851	6.48	0.00	34.24	0.00	18.92	11.84
30	Bank of Baltimore	325,129	257,581	26.22	100.00	100.00	2,454,121	833,099	13.25	12.58	39.03	28.02	33.95	44.88
31	Republic National Bank, New York	323,972	377,549	-14.19	100.00	100.00	17,103,409	2,916,654	1.89	2.32	11.11	13.00	17.05	17.87
32	Crestar Bank, Richmond	314,836	119,774	162.86	36.04	84.66	8,261,842	995,525	3.81	1.65	31.63	13.52	12.05	12.22
33	Citizens & Southern Natl. Bank of Fla., Fort Lauderdale	308,122	101,595	203.28	100.00	100.00	4,686,989	1,317,174	6.57	2.23	23.39	8.14	28.10	27.37
34	Equibank, Pittsburgh	293,132	409,192	-28.36	99.80	99.76	2,518,366	489,420	11.64	17.49	59.89	69.36	19.43	25.22
35	Marine Bank, Warren, Pa.	292,203	26,937	984.76	100.00	100.00	1,489,661	814,848	19.62	2.47	47.52	8.14	41.27	30.37
36	First Tennessee Bank NA, Memphis	290,261	71,847	304.00	100.00	100.00	5,798,873	982,369	5.01	1.38	29.55	9.87	16.94	13.95
37	United Jersey Bank, Hackensack, N.J.	289,995	118,543	144.63	4.47	0.00	3,663,736	825,173	7.92	3.77	46.39	23.13	17.06	16.28
38	Irving Trust Co., New York	288,832	252,448	14.41	99.49	99.48	21,388,498	1,682,662	1.35	1.30	17.17	20.74	7.87	6.25
39	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	286,834	6,360	4,406.82	100.00	100.00	4,498,510	896,180	6.37	0.17	41.17	1.54	15.48	11.16
40	MBank Dallas NA, Tex.	270,486	0		100.00		7,455,611	719,154	3.63	0.00	37.61	0.00	9.65	7.67
41	AmSouth Bank Birmingham NA, Ala.	266,687	111,614	138.94	100.00	100.00	5,922,685	1,293,576	4.50	2.13	20.62	11.08	21.84	19.24
42	Louisiana National Bank, Baton Rouge	264,551	27,275	869.94	100.00	100.00	1,404,864	339,685	18.83	1.94	77.88	14.30	24.18	13.59
43	Citizens & Southern National Bank, Atlanta	263,208	73,751	256.89	100.00	100.00	10,340,870	1,486,940	2.55	0.73	17.70	4.21	14.38	17.34
44	Central Bank of the South, Birmingham, Ala.	252,341	14,172	1,680.56	100.00	100.00	3,376,742	812,837	7.47	0.40	31.04	1.51	24.07	26.84
45	Continental Illinois National Bank & Trust Co., Chicago	250,020	290,257	-13.86	100.00	100.00	32,828,955	2,524,041	0.76	1.01	9.91	11.16	7.69	9.06
46	Frost National Bank, San Antonio, Tex.	242,793	0		82.61		1,749,069	457,845	13.88	0.00	53.03	0.00	26.18	26.94
47	National Bank of Detroit	240,426	446,146	-46.11	100.00	100.00	14,599,402	3,111,003	1.65	3.43	7.73	14.88	21.31	23.04
48	South Carolina National Bank, Columbia	233,811	17,328	1,249.32	100.00	100.00	4,796,919	570,746	4.87	0.41	40.97	3.49	11.90	11.85
49	First Interstate Bank of Nevada NA, Reno	230,097	74,137	210.37	100.00	100.00	2,947,744	633,833	7.81	2.61	36.30	14.95	21.50	17.47
50	Bucks County Bank & Trust Co., Perkasie, Pa.	219,978	60,011	266.56	33.21	54.96	1,181,322	414,868	18.62	6.89	58.02	24.48	35.12	28.16
51	First Fidelity Bank NA, Newark, N.J.	219,553	531,487	-58.69	100.00	64.51	10,119,891	2,239,628	2.17	5.83	9.80	26.76	22.13	21.79
52	First National Bank, Atlanta	214,417	106,096	102.10	100.00	100.00	7,236,360	1,092,082	2.96	1.52	19.63	17.20	15.09	8.82
53	Norwest Bank of South Dakota NA, Sioux Falls	213,322	35,323	503.92	100.00	100.00	1,549,097	493,159	13.77	2.42	43.26	11.07	31.84	21.90
54	Central Fidelity Bank, Richmond	202,189	18,176	1,012.40	100.00	79.23	4,076,420	560,428	4.96	0.50	36.08	2.91	13.75	17.13
55	Centerre Bank NA, St. Louis	198,841	76,978	158.31	100.00	100.00	3,541,700	473,505	5.61	2.14	41.99	20.65	13.37	10.36
56	American Security Bank NA, Washington, D.C.	198,242	164,507	20.51	100.00	100.00	4,672,138	815,311	4.24	3.89	24.31	22.02	17.45	17.68
57	Southeast Bank NA, Miami	195,960	314,008	-37.59	100.00	86.75	12,124,642	2,266,940	1.62	2.79	8.64	14.22	18.70	19.60
58	State Street Bank & Trust Co., Boston	190,720	57,395	232.29	2.12	100.00	7,092,141	1,867,897	2.69	0.84	10.21	3.91	26.34	21.49
59	Lehigh Valley Bank, Bethlehem, Pa.	186,765	84,806	120.23	30.11	64.38	738,567	380,178	25.29	14.67	49.13	37.82	51.48	38.79
60	Huntington National Bank, Columbus, Ohio	175,870	164,968	6.61	100.00	100.00	6,712,666	1,063,691	2.62	2.50	16.53	16.78	15.85	14.87
61	Fidelity Bank NA, Malvern, Pa.	174,732	282,412	-38.13	100.00	76.06	9,257,432	1,389,306	1.89	3.19	12.58	27.03	15.01	11.80
62	First Union National Bank, Greenville, S.C.	174,546	0		100.00		1,108,141	189,518	15.75	0.00	92.10	0.00	17.10	1.17
63	First American National Bank, Nashville, Tenn.	169,063	10,364	1,531.25	100.00	100.00	2,876,657	727,166	5.88	0.45	23.25	3.60	25.28	12.58
64	Bank South NA, Atlanta	166,256	4,963	3,249.91	100.00	100.00	2,974,178	491,672	5.59	0.19	33.81	1.39	16.53	13.38
65	Exchange National Bank, Chicago	156,123	114,608	36.22	100.00	100.00	1,843,903	472,576	8.47	7.23	33.04	37.59	25.63	19.23
66	United Jersey Bank NA, Princeton	152,972	71,517	113.90	5.96	34.12	704,817	252,841	21.70	11.69	60.50	38.21	35.87	30.59
67	First American Bank NA, Washington, D.C.	150,047	0		66.02		1,655,297	411,086	9.06	0.00	36.50	0.00	24.83	20.08
68	Bank IV Wichita NA, Kan.	149,283	21,751	586.33	100.00	100.00	1,407,962	397,912	10.60	1.53	37.52	6.70	28.26	22.79
69	Equitable Bank of Delaware, Dover	143,984	104,014	38.43	100.00	100.00	388,750	274,789	37.04	23.18	52.40	34.97	70.69	66.29
70	First National Bank, Shreveport, La.	141,916	9,773	1,352.12	98.10	100.00	1,213,384	331,203	11.70	0.76	42.85	3.37	27.30	22.53
71	SouthTrust Bank of Alabama NA, Birmingham	132,380	82,811	59.86	100.00	100.00	2,764,070	477,116	4.79	3.28	27.75	26.21	17.26	12.51
72	Michigan National Bank-Farmington, Farmington Hills	130,920	71,445	83.25	100.00	100.00	7,658,818	1,020,469	1.71	0.95	12.83	6.11	13.32	15.52
73	First Fidelity Bank NA, Totowa, N.J.	130,706	109,354	19.53	100.00	100.00	1,532,886	296,535	8.53	7.46	44.08	30.74	19.34	24.26
74	Merchants National Bank & Trust Co., Indianapolis	129,026	100,589	28.27	98.11	40.94	2,669,631	608,354	4.83	4.11	21.21	24.14	22.79	17.03
75	Sovran Bank NA, Richmond	128,491	4,521	2,742.09	100.00	100.00	11,619,749	1,741,339	1.09	0.04	7.38	0.33	14.73	13.55
76	Old National Bank of Washington, Spokane	126,761	42,895	195.51	100.00	100.00	1,829,658	172,728	6.93	2.73	73.39	50.43	9.44	5.42
77	Shawmut Bank NA, Boston	121,876	88,189	38.20	47.77	72.55	5,714,405	802,106	2.13	1.74	15.19	11.96	14.04	14.58
78	BancOhio National Bank, Columbus	120,475	179,730	-32.97	100.00	100.00	4,792,647	746,983	2.51	3.93	16.13	26.53	15.59	14.82
79	First American Bank, New York	116,144	0		100.00		1,259,942	301,217	9.22	0.00	38.56	0.00	23.91	16.83
80	First National Bank, Minneapolis	115,623	96,028	20.41	100.00	100.00	10,779,065	2,168,623	1.07	0.96	5.33	6.02	20.12	15.97
81	Seattle-First National Bank	113,271	88,477	28.02	100.00	100.00	9,933,300	161,620	1.14	0.92	70.08	51.50	1.63	1.78
82	Cheltenham Bank, Pa.	111,874	76,459	46.32	44.44	48.73	484,918	209,700	23.07	18.71	53.35	48.14	43.24	38.85
83	Bank of Oklahoma Tulsa NA	111,532	25,067	344.94	95.40	69.72	1,977,784	332,913	5.64	1.15	33.50	7.42	16.83	15.55
84	Bank One NA, Indianapolis	108,962	18,776	480.33	100.00	100.00	4,887,666	518,476	2.67	0.48	21.02	4.02	12.68	11.90
85	Chemical Bank-Delaware, Wilmington	104,907	0		100.00		1,343,737	104,907	7.81	0.00	100.00	0.00	7.81	0.15
86	Norwest Bank Nebraska NA, Omaha	104,237	20,546	407.33	100.00	100.00	1,340,804	364,913	7.77	1.44	28.56	7.78	27.22	18.55
87	Chase Manhattan Bank NA, New York	103,632	199	51,976	0.17	100.00	84,312,677	5,986,868	0.12	0.00	1.73	0.00	7.10	6.40
88	Guaranty Bank & Trust Co., Lafayette, La.	102,686	0		100.00		640,735	134,352	16.03	0.00	76.43	0.00	20.97	15.80
89	International Bank of Commerce, Laredo, Tex.	101,571	18,978	435.20	100.00	100.00	581,041	231,795	17.48	3.37	43.82	7.75	39.89	43.44
90	Norwest Bank Minneapolis NA	100,227	83,144	20.55	65.99	100.00	6,734,295	1,468,761	1.49	1.40	6.82	14.15	21.81	9.89
91	Society National Bank, Cleveland	99,090	111,599	-11.21	100.00	100.00	5,231,009	870,086	1.89	2.09	11.39	10.30	16.63	20.25
92	First Interstate Bank of Washington NA, Seattle	99,039	112,534	-11.99	100.00	100.00	3,343,093	328,571	2.96	3.50	30.14	34.15	9.83	10.24
93	Gainer Bank NA, Gary, Ind.	97,280	0		0.00		979,560	387,221	9.93	0.00	25.12	0.00	39.53	41.58
94	MBank Alamo NA, San Antonio, Tex.	96,461	25,373	280.17	100.00	100.00	1,026,966	228,063	9.39	3.09	42.30	10.95	22.21	28.17
95	Bank One Columbus NA, Ohio	96,370	28,114	242.78	24.35	95.50	3,076,770	441,368	3.13	0.97	21.83	7.28	14.35	13.36
96	San Diego Trust & Savings Bank, San Diego	90,655	0		52.72		1,290,905	452,235	7.02	0.00	20.05	0.00	35.03	29.02
97	Calcasieu Marine National Bank, Lake Charles, La.	90,595	15,104	499.81	100.00	100.00	724,716	215,837	12.50	2.08	41.97	7.27	29.78	28.65
98	Key Bank of Western New York NA, Jamestown	90,382	19,898	354.23	100.00	100.00	914,940	284,965	9.88	2.43	31.72	8.08	31.15	30.09
99	United National Bank, Miami	88,479	80,237	10.27	100.00	98.87	333,274	166,991	26.55	30.43	52.98	60.57	50.11	50.23
100	Merchants Bank NA, Allentown, Pa.	88,061	46,578	89.06	100.00	12.48	1,119,041	465,611	5.44	3.34	18.91	11.18	28.76	29.90

Compiled by American Banker Copyright 1988. Data are for FDIC-insured commercial banks. **Data source: ADP Data Services Division, New York,** from its data base of FDIC-insured commercial banks. ADP restates the 1986 data for 1987 mergers. **Total Mortgage Securities** are the book value of all of bank s holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank s trading accounts are excluded. **Government Mortgage Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are U.S. government-issued or -guaranteed. Included are certificates of participation in pools of residential mortgages issued or guaranteed by the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corp. (FHLMC). **Private Mortgage Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are issued by others (e.g. other depository institutions or insurance companies) that are not guaranteed by the U.S. government. **Govt. Mtge. Sec. as % of Total Mtge. Sec.** is the ratio of government mortgage securities to total mortgage securities. **Total assets** are total assets of the bank, including domestic and foreign offices. **Total Securities** are the book value of securities of all types held as assets by the bank. **Mtge Sec./Assets** is the ratio of total mortgage securities to total assets. **Mtge. Sec./Securities** is the ratio of total mortgage securities to total securities. **Securities/Assets** is the ratio of total securities to total assets. All ratios are expressed as a percent.


PROTECT YOUR PROFITABILITY.
MEET THE CHALLENGE OF TOMORROW WITH INNOVATIVE, TREND-SETTING PRODUCTS AND SERVICES FROM EASTERN STATES.
For banks and bank-related organizations, the road to success is paved with innovation and superior performance. We travel that road every day to provide the bank card industry with the latest and best in data processing and electronic communication.
We're meeting the challenge!
For complete information, telephone Mr. Philip E. Sattler, Senior Vice President/Marketing, at 1-800-645-2034 and in New York (516) 488-1500, ext. 5448.
EASTERN STATES
Three Dakota Drive, Lake Success, NY 11042 • (516) 488-1500

Top 100 Banks in Credit Card Operations

Credit Card Loans Outstanding on Dec. 31, 1986, Compared with Dec. 31, 1985 (In Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86		Credit Card and Related Loans Outstanding 12/31/86	12/31/85	% Chg.	Total Loans 12/31/86	Ratio: Credit Cards to Total Loans	Gross Interest Revenue From Credit Card Operations 1986	1985	% Chg.	Net Chargeoffs (Card Related) 1986	1985	Chargeoffs as % Of Credit Card Loans 1986	1985
1	Citibank South Dakota NA, Sioux Falls	9,803,251	8,048,981	21.8	9,938,319	98.6	1,617,540	1,518,453	6.5	468,391	277,014	4.8	3.4
2	Bank of America NT&SA, San Francisco	5,247,000	5,362,000	-2.1	64,153,000	8.2	875,000	842,000	3.9	149,000	134,000	2.8	2.5
3	Chase Manhattan Bank (USA) NA, Wilmington, Del.	5,080,808	3,301,356	53.9	5,137,001	98.9	811,769	322,883	151.4	225,498	72,818	4.4	2.2
4	First National Bank, Chicago	3,504,260	3,361,867	4.2	21,939,609	16.0	601,560	554,724	8.4	115,662	90,672	3.3	2.7
5	Wells Fargo Bank NA, San Francisco	2,815,700	3,071,283	-8.3	32,298,182	8.7	426,419	478,307	-10.8	96,541	85,233	3.4	2.8
6	Citibank (Nevada) NA, Las Vegas	2,561,077	1,610,967	59.0	2,562,787	99.9	358,005	145,809	145.5	51,739	2,047	2.0	0.1
7	Manufacturers Hanover Trust Co., New York	2,029,000	1,532,217	32.4	43,372,000	4.7	288,000	247,126	16.5	43,000	29,030	2.1	1.9
8	Citibank NA, New York	1,557,000	1,450,000	7.4	89,805,001	1.7	304,000	271,000	12.2	15,000	8,000	1.0	0.6
9	Maryland Bank NA, Newark, Del.	1,391,967	1,033,182	34.7	1,453,134	95.8	168,192	126,651	32.8	20,358	8,362	1.5	0.8
10	Chemical Bank, New York	1,256,000	1,369,713	-8.2	36,375,000	3.5	219,000	228,161	-4.0	38,000	32,985	3.0	2.4
11	Security Pacific National Bank, Los Angeles	1,182,147	1,136,478	4.0	33,185,490	3.6	195,069	187,776	3.9	30,760	27,566	2.6	2.4
12	Beneficial National Bank USA, Wilmington, Del.	1,130,044	1,045,727	8.1	1,136,210	99.5	192,880	147,604	30.7	57,271	34,808	5.1	3.3
13	Greenwood Trust Co., Newcastle, Del.	1,004,362	20,799	4,728.9	1,007,962	99.6	N.A.	N.A.	N.A.	6,839	0	0.7	0.0
14	First Interstate Bank of Calif., Los Angeles	994,354	1,018,345	-2.4	14,954,770	6.6	180,310	199,325	-9.5	27,730	25,948	2.8	2.5
15	Citibank (Maryland) NA, Towson	984,693	959,614	2.6	996,029	98.9	201,420	173,750	15.9	85,102	61,022	8.6	6.4
16	Bank of Virginia, Richmond	931,730	861,529	8.1	3,599,688	25.9	154,386	154,829	-0.3	27,414	18,283	2.9	2.1
17	Marine Midland Bank NA, Buffalo, N.Y.	883,592	1,233,159	-28.3	16,731,710	5.3	191,481	200,983	-4.7	41,595	32,000	4.7	2.6
18	First National Bank, Atlanta	865,948	1,013,985	-14.6	4,490,514	19.3	164,567	183,514	-10.3	43,821	38,544	5.1	3.8
19	CoreStates Bank of Delaware NA, Wilmington	830,578	703,053	18.1	830,578	100.0	125,760	106,726	17.8	18,075	14,869	2.2	2.1
20	Seattle-First National Bank	817,618	671,481	21.8	7,983,829	10.2	140,761	125,883	11.8	21,127	12,142	2.6	1.8
21	Bank of New York (Delaware), Wilmington	749,399	392,591	90.9	1,455,584	51.5	86,730	46,956	84.7	7,514	3,179	1.0	0.8
22	Southeast Bank NA, Miami	698,231	679,964	2.7	7,249,972	9.6	88,763	81,204	9.3	17,278	12,171	2.5	1.8
23	Sovran Bank NA, Richmond	659,992	586,838	12.5	7,149,186	9.2	89,303	75,925	17.6	12,338	6,411	1.9	1.1
24	MBank USA, Wilmington, Del.	652,689	507,869	28.5	655,201	99.6	103,214	29,559	249.2	27,075	4,471	4.1	0.9
25	NCNB National Bank of North Carolina, Charlotte	622,830	506,760	22.9	8,666,346	7.2	80,452	66,018	21.9	9,340	5,595	1.5	1.1
26	First City Bank Sioux Falls NA, S.D.	587,949	627,460	-6.3	588,605	99.9	91,554	32,206	184.3	26,111	1,242	4.4	0.2
27	BancOhio National Bank, Columbus	580,711	399,399	45.4	3,093,330	18.8	90,566	51,152	77.1	25,205	10,510	4.3	2.6
28	Marine Midland Bank (Del.) NA, Wilmington	563,229	0	N.A.	1,259,227	44.7	37,348	0	N.A.	907	0	0.2	N.A.
29	First National Bank, Boston	559,246	447,134	25.1	17,779,434	3.1	74,215	51,910	43.0	22,862	6,386	4.1	1.4
30	United Virginia Bank, Richmond	524,363	475,936	10.2	5,750,669	9.1	90,760	79,032	14.8	10,347	3,450	2.0	0.7
31	Mellon Bank Delaware NA, Wilmington	485,452	478,598	1.4	822,852	59.0	73,642	66,505	10.7	11,460	13,906	2.4	2.9
32	First Omni Bank NA, Millsboro, Del.	462,409	234,132	97.5	469,495	98.5	67,344	29,576	127.7	14,811	2,771	3.2	1.2
33	Michigan National Bank, Lansing	459,346	460,356	-0.2	1,276,991	36.0	92,199	76,194	21.0	12,068	10,034	2.6	2.2
34	Valley National Bank, Phoenix, Ariz.	451,464	387,263	16.6	7,056,993	6.4	56,081	60,250	-6.9	8,253	4,576	1.8	1.2
35	Rainier National Bank, Seattle	444,986	446,250	-0.3	5,615,266	7.9	92,109	89,296	3.2	9,994	7,668	2.2	1.7
36	Colonial National Bank USA, Wilmington, Del.	433,683	168,700	157.1	613,639	70.7	88,085	27,219	223.6	11,342	2,367	2.6	1.4
37	Mercantile Bank NA, St. Louis, Mo.	403,422	309,592	30.3	3,006,778	13.4	56,859	37,509	51.6	13,395	4,790	3.3	1.5
38	Equibank, Pittsburgh	400,016	255,868	56.3	1,704,485	23.5	47,980	37,893	26.6	7,195	6,458	1.8	2.5
39	National Westminster Bank USA, New York	393,358	399,075	-1.4	7,714,979	5.1	69,504	61,366	13.3	11,505	7,715	2.9	1.9
40	RepublicBank Delaware, Newark	374,574	N.A.	N.A.	374,574	100.0	18,876	N.A.	N.A.	4,009	N.A.	1.1	N.A.
41	Wachovia Bank & Trust Co. NA, Winston Salem, N.C.	373,789	337,022	10.9	6,723,871	5.6	40,371	36,419	10.9	2,051	1,256	0.5	0.4
42	Security Bank & Trust Co., Southgate, Mich.	360,248	330,244	9.1	806,884	44.6	61,608	52,072	18.3	4,566	2,551	1.3	0.8
43	Harris Trust & Savings Bank, Chicago	358,992	369,891	-2.9	4,800,027	7.5	62,026	59,044	5.1	10,386	9,527	2.9	2.6
44	First Wisconsin National Bank, Milwaukee	357,813	348,120	2.8	2,768,469	12.9	47,651	44,439	7.2	4,075	2,721	1.1	0.8
45	First Union National Bank, Charlotte, N.C.	356,600	314,145	13.5	7,660,709	4.7	45,625	44,796	1.9	2,360	1,233	0.7	0.4
46	First Interstate Bancard NA, Simi Valley, Calif.	355,283	534,817	-33.6	355,299	100.0	75,359	64,508	16.8	46,419	22,654	13.1	4.2
47	Huntington National Bank, Columbus, Ohio	347,444	267,153	30.1	4,574,538	7.6	48,175	41,375	16.4	1,631	981	0.5	0.4
48	First Deposit National Bank, Tilton, N.H.	345,590	30,993	1,015.1	349,935	98.8	N.A.	N.A.	N.A.	1,095	0	0.3	0.0
49	NBD Delaware Bank, Wilmington	343,357	282,255	21.6	343,357	100.0	48,534	N.A.	N.A.	5,931	3,591	1.7	1.3
50	Avco National Bank, Irvine, Calif.	342,331	350,193	-2.2	342,627	99.9	61,433	47,532	29.2	14,675	7,055	4.3	2.0
51	United States National Bank, Portland, Ore.	336,488	312,849	7.6	4,964,677	6.8	56,445	53,388	5.7	6,101	4,130	1.8	1.3
52	NCNB South Carolina, Columbia	327,658	279,091	17.4	1,634,017	20.1	66,551	49,273	35.1	28,810	7,654	8.8	2.7
53	First Interstate Bank of Arizona NA, Phoenix	324,728	299,867	8.3	4,478,925	7.3	50,899	47,533	7.1	10,498	6,852	3.2	2.3
54	Maryland National Bank, Baltimore	314,300	295,415	6.4	4,992,258	6.3	71,111	62,015	14.7	6,626	4,164	2.1	1.4
55	Sun Bank NA, Orlando, Fla.	304,217	291,949	4.2	2,333,387	13.0	44,137	40,983	7.7	14,164	12,685	4.7	4.3
56	Bank One Columbus NA, Ohio	302,417	356,038	-15.1	2,072,981	14.6	64,238	84,105	-23.6	24,389	32,238	8.1	9.1
57	PNC National Bank, Wilmington, Del.	300,826	275,397	9.2	327,436	91.9	42,270	36,813	14.8	4,257	5,381	1.4	2.0
58	First National Bank, Wilmington, Del.	294,474	278,213	5.8	310,437	94.9	42,843	38,979	9.9	7,122	3,751	2.4	1.3
59	State Street Bank & Trust Co., Boston	294,068	206,448	42.4	2,247,886	13.1	33,178	22,252	49.1	5,307	2,992	1.8	1.4
60	European American Bank, New York	292,015	336,194	-13.1	4,066,045	7.2	55,851	69,174	-19.3	12,873	10,774	4.4	3.2
61	Indiana National Bank, Indianapolis	290,587	282,112	3.0	2,649,001	11.0	54,757	50,592	8.2	9,904	5,069	3.4	1.8
62	Central Bank, Denver	285,283	294,907	-3.3	675,140	42.3	70,671	69,361	1.9	9,930	5,973	3.5	2.0
63	Citizens & Southern National Bank, Atlanta	284,455	267,108	6.5	6,648,897	4.3	53,870	49,356	9.1	7,327	4,783	2.6	1.8
64	First Interstate Bank of Washington NA, Spokane	277,389	80,327	245.3	2,063,804	13.4	42,266	11,918	254.6	13,544	1,275	4.9	1.6
65	Citibank (New York State), Perinton	271,649	881,169	-69.2	4,005,926	6.8	52,700	58,830	-10.4	35,680	48,882	13.1	5.5
66	Central Fidelity Bank, Richmond	271,419	296,893	-8.6	2,405,456	11.3	43,503	38,162	14.0	6,799	3,668	2.5	1.2
67	Comerica Bank-Detroit	266,800	305,319	-12.6	4,925,134	5.4	47,836	16,008	198.8	7,878	6,205	3.0	2.0
68	AmeriTrust Co. NA, Cleveland	259,586	233,684	11.1	5,958,525	4.4	43,368	34,323	26.4	5,812	2,414	2.2	1.0
69	Connecticut Bank & Trust Co. NA, Hartford	253,689	228,604	11.0	5,864,869	4.3	31,961	36,085	-11.4	2,463	1,580	1.0	0.7
70	Norwest Bank Des Moines NA, Iowa	249,154	254,774	-2.2	731,694	34.1	39,586	35,899	10.3	6,772	3,534	2.7	1.4
71	Barclays Bank of Delaware NA, Wilmington	248,634	33,457	643.1	249,928	99.5	30,944	N.A.	N.A.	11,636	48	4.7	0.1
72	Bank One Indianapolis NA	247,179	200,087	23.5	2,604,959	9.5	42,522	28,681	48.3	11,138	3,493	4.5	1.7
73	Chase Lincoln First Bank NA, Rochester, N.Y.	234,498	215,085	9.0	3,929,289	6.0	35,381	36,148	-2.1	3,107	2,332	1.3	1.1
74	First National Bank of Commerce, New Orleans	232,160	199,186	16.6	1,102,309	21.1	31,629	25,666	23.2	5,567	2,613	2.4	1.3
75	First Tennessee Bank NA, Memphis	226,872	212,972	6.5	3,184,929	7.1	43,431	42,554	2.1	6,422	4,140	2.8	1.9
76	Equitable Bank NA, Baltimore	222,977	234,544	-4.9	2,032,977	11.0	44,905	34,586	29.8	10,065	10,071	4.5	4.3
77	First National Bank, Omaha, Neb.	220,799	161,903	36.4	523,306	42.2	39,613	36,892	7.4	4,548	2,877	2.1	1.8
78	American Express Centurion Bank, Newark, Del.	220,513	0	N.A.	222,762	99.0	N.A.	N.A.	N.A.	2,711	0	1.2	N.A.
79	Society National Bank, Cleveland	218,885	203,388	7.6	3,128,308	7.0	27,881	29,624	-5.9	4,957	2,724	2.3	1.3
80	Connecticut National Bank, Hartford	217,647	186,973	16.4	5,465,184	4.0	19,893	20,179	-1.4	1,951	2,334	0.9	1.2
81	First Interstate Bank of Oregon NA, Portland	207,175	143,394	44.5	3,427,270	6.0	30,018	26,913	11.5	3,078	1,833	1.5	1.3
82	Valley National Bank Household Bank, Salinas, Calif.	207,142	62,624	230.8	207,142	100.0	26,152	4,739	451.8	6,596	386	3.2	0.6
83	Arizona Bank, Phoenix	205,713	172,250	19.4	3,216,117	6.4	19,947	18,986	5.1	3,253	1,435	1.6	0.8
84	Barnett Bank of South Florida NA, Miami	202,472	128,255	57.9	3,092,294	6.5	24,720	18,989	30.2	4,038	3,605	2.0	2.8
85	Colorado National Bank, Denver	199,050	85,259	133.5	739,089	26.9	28,489	25,797	10.4	4,335	2,488	2.2	2.9
86	Banco Popular de Puerto Rico, San Juan	196,501	160,540	22.4	2,256,603	8.7	25,378	19,668	29.0	3,017	1,296	1.5	0.8
87	Meridian Bank, Reading, Pa.	195,221	111,634	74.9	4,292,647	4.5	27,195	18,927	43.7	1,754	1,423	0.9	1.3
88	Sovran Bank/Delaware, Dover	191,846	170,968	12.2	191,846	100.0	26,578	22,814	16.5	1,936	1,136	1.0	0.7
89	South Carolina National Bank, Charleston	191,174	199,891	-4.4	3,115,970	6.1	43,892	38,248	14.8	2,985	2,431	1.6	1.2
90	Fidelity Bank NA, Malvern, Pa.	189,570	176,003	7.7	5,290,649	3.6	24,527	25,489	-3.8	2,347	3,034	1.2	1.7
91	United Bank of Denver NA	185,766	17,015	991.8	1,382,083	13.4	36,387	37,176	-2.1	4,056	2,456	2.2	14.4
92	Boston Safe Deposit & Trust Co.	184,397	83,628	120.5	3,200,440	5.8	26,256	7,347	257.4	9,972	1,146	5.4	1.4
93	Michigan National Bank, Detroit	181,285	202,969	-10.7	1,704,326	10.6	41,502	33,876	22.5	5,801	4,467	3.2	2.2
94	Morgan Bank (Delaware), Wilmington	175,000	0	N.A.	2,300,940	7.6	0	0	N.A.	0	0	0.0	N.A.
95	Comerica-Midwest NA, Toledo, Ohio	172,196	169,358	1.7	172,196	100.0	27,905	N.A.	N.A.	9,662	9,662	5.6	5.7
96	Bank One Dayton NA, Ohio	171,980	163,360	5.3	1,171,600	14.7	40,971	34,704	18.1	5,921	2,827	3.4	1.7
97	Horizon Bank NA, Morristown, N.J.	171,534	147,541	16.3	1,125,317	15.2	30,615	20,469	49.6	6,227	2,794	3.6	1.9
98	First Pennsylvania Bank (Delaware), Wilmington	168,575	N.A.	N.A.	168,575	100.0	6,423	N.A.	N.A.	25	N.A.	0	N.A.
99	*Independence One Bank, Rapid City, S.D.*	*165,960*	*N.A.*	*N.A.*	*166,960*	*100.0*	*3,474*	*N.A.*	*N.A.*	*-86*	*N.A.*	*-0.1*	*N.A.*
100	United Missouri Bank of Kansas City NA	160,477	159,981	0.3	696,811	23.0	28,971	28,155	2.9	3,017	3,052	1.9	1.9
	TOTALS	70,737,325	59,792,997	18.3	626,699,460	11.3	11,046,125	9,147,137	20.8	2,305,413	1,420,519	3.3	2.4

Data are from the Federal regulatory Report of Condition and Report of Income for all insured commercial banks and were provided to American Banker by ADP Data Services Division, New York. ADP restates its 1985 data on a pro forma basis for mergers in 1986. **Credit Cards and Related Loans Outstanding** are from Schedule RC-C, item 6a, of the Report of Condition and include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Total loans** are from RC-Balance Sheet, item 4.a — Loans and leases, net of unearned income. **Gross Interest Income from Credit Card Operations** are from the Report of Income, item 1.a.(1).(f).(1)— Credit Cards and related plans, and include all interest, fees, and similar charges levied against or associated with domestically-booked credit card (and related plan) loans. **Net Chargeoffs** are gross chargeoffs on credit cards and related plans less recoveries on credit cards and related plans. The data are from Schedule RI-B of the Report of Income, item 5(a) Column A less item 5(a) Column B.

CCS America, Inc.

CARDPAC CUSTOMERS

CCS Top Banks in Revolving Credit Processing

Advisory Bank & Trust	1234567	2345678	3456789	4567890	5678901	6789012	7890123
American Bank and Trust Company	8901234	9012345	6123456	1234567	2345678	3456789	4567890
American Savings Bank, F.S.B.	5678901	6789012	7890123	8901234	9012345	6123456	1234567
AmSouth Bank, N.A.	2345678	3456789	4567890	5678901	6789012	7890123	8901234
The Associates Bancorp, Inc.	9012345	6123456	1234567	2345678	3456789	4567890	5678901
Banco Popular De Puerto Rico	6789012	7890123	8901234	9012345	6123456	1234567	2345678
Bank of New Hampshire, N.A.	3456789	4567890	5678901	6789012	7890123	8901234	9012345
Boston Safe Deposit and Trust Co.	6123456	1234567	2345678	3456789	4567890	5678901	6789012
Central Pacific Bank	7890123	8901234	9012345	6123456	1234567	2345678	3456789
The Central Trust Company	4567890	5678901	6789012	7890123	8901234	9012345	6123456
Charge Card, U.S.A.	1234567	2345678	3456789	4567890	5678901	6789012	7890123
Citibank (South Dakota) N.A.	8901234	9012345	6123456	1234567	2345678	3456789	4567890
Citicorp Savings-Florida	5678901	6789012	7890123	8901234	9012345	6123456	1234567
Citicorp Savings-California	2345678	3456789	4567890	5678901	6789012	7890123	8901234
Citicorp Card Services, Inc.	9012345	6123456	1234567	2345678	3456789	4567890	5678901
Davenport Bank and Trust	6789012	7890123	8901234	9012345	6123456	1234567	2345678
Financial Computer Center	3456789	4567890	5678901	6789012	7890123	8901234	9012345
First Hawaiian Bank	6123456	1234567	2345678	3456789	4567890	5678901	6789012
First Interstate Bank of Arizona, N.A	7890123	8901234	9012345	6123456	1234567	2345678	3456789
First National Bank of Ohio	4567890	5678901	6789012	7890123	8901234	9012345	6123456
The First State Bank	1234567	2345678	3456789	4567890	5678901	6789012	7890123
First Union National Bank	8901234	9012345	6123456	1234567	2345678	3456789	4567890
First Virginia Services	5678901	6789012	7890123	8901234	9012345	6123456	1234567
Fleet National Bank	2345678	3456789	4567890	5678901	6789012	7890123	8901234
Glens Falls National Bank	9012345	6123456	1234567	2345678	3456789	4567890	5678901
Household Finance Information Systems	6789012	7890123	8901234	9012345	6123456	1234567	2345678
Idaho First National Bank	3456789	4567890	5678901	6789012	7890123	8901234	9012345
Liberty National Bank & Trust Co.	6123456	1234567	2345678	3456789	4567890	5678901	6789012
Lorain National Bank	7890123	8901234	9012345	6123456	1234567	2345678	3456789
Marine Bank, N.A.	4567890	5678901	6789012	7890123	8901234	9012345	6123456
The Mechanics Bank	1234567	2345678	3456789	4567890	5678901	6789012	7890123
One Valley Bank	8901234	9012345	6123456	1234567	2345678	3456789	4567890
Pima Savings & Loan Association	5678901	6789012	7890123	8901234	9012345	6123456	1234567
Provident Bank of Maryland	2345678	3456789	4567890	5678901	6789012	7890123	8901234
Puget Sound National Bank	9012345	6123456	1234567	2345678	3456789	4567890	5678901
Republic National Bank of Miami	6789012	7890123	8901234	9012345	6123456	1234567	2345678
SeaFirst	3456789	4567890	5678901	6789012	7890123	8901234	9012345
Service Center, Inc.	6123456	1234567	2345678	3456789	4567890	5678901	6789012
SouthTrust Bank of Alabama	7890123	8901234	9012345	6123456	1234567	2345678	3456789
Sovran Bank, N.A.	4567890	5678901	6789012	7890123	8901234	9012345	6123456
Standard Federal Bank	1234567	2345678	3456789	4567890	5678901	6789012	7890123
Sumitomo Bank of California	8901234	9012345	6123456	1234567	2345678	3456789	4567890
Summit Bank	5678901	6789012	7890123	8901234	9012345	6123456	1234567
Valley National Bank (HFC)	2345678	3456789	4567890	5678901	6789012	7890123	8901234
Vermont National Bank	9012345	6123456	1234567	2345678	3456789	4567890	5678901
Washington Mutual Savings Bank	6789012	7890123	8901234	9012345	6123456	1234567	2345678
Washington Trust Bank	3456789	4567890	5678901	6789012	7890123	8901234	9012345

You Can't Afford Not To Be On This List!

Call us today and find out why these leading financial institutions have selected CardPac for their revolving credit processing needs.

CARDPAC
Transaction Management System

CCS America, Inc.
900 Winderley Place
Maitland, Florida 32751
407-660-0343

Top 100 Banks in Agricultural Loans

Total Domestic Agricultural Loans Outstanding 3/31/87, Compared with 3/31/86 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 3/31/87		Total Agricultural Loans			Total Loans		Bad Farm Loans		Bad Loans		Ratio: Bad Farm Loans: Bad Loans	
		3/31/87	3/31/86	% Chg.	3/31/87	3/31/86	3/31/87	3/31/86	3/31/87	3/31/86	3/31/87	3/31/86
1	Bank of America NT & SA, San Francisco	906,000	1,406,000	-35.56	38,939,000	46,695,000	133,000	0	4,268,000	2,358,000	3.12	0.00
2	Wells Fargo Bank NA, San Francisco	788,628	885,873	-10.98	29,349,465	29,850,669	186,726	229,589	1,306,736	864,351	14.29	26.56
3	Security Pacific National Bank, Los Angeles	553,472	595,448	-7.05	25,513,192	24,204,606	114,236	137,396	961,130	929,494	11.89	14.78
4	Valley National Bank of Arizona, Phoenix	395,261	347,149	13.86	6,776,518	6,512,450	36,651	25,530	248,776	193,505	14.73	13.19
5	Rainier National Bank, Seattle	301,910	292,460	3.23	4,733,183	4,705,762	17,452	14,784	88,521	108,929	19.72	13.57
6	First Interstate Bank of Arizona NA, Phoenix	203,536	120,128	69.43	4,464,005	4,290,697	3,220	2,814	117,214	58,143	2.75	4.84
7	Idaho First National Bank, Boise	176,159	212,000	-16.91	1,436,133	1,494,440	15,025	17,480	47,578	43,465	31.58	40.22
8	Seattle-First National Bank	167,907	188,577	-10.96	7,182,876	7,262,488	9,214	19,913	498,173	433,144	1.85	4.60
9	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	145,859	81,320	79.36	6,595,583	5,757,221	1,336	668	40,577	31,737	3.29	2.10
10	Sanwa Bank California, San Francisco	143,587	138,073	3.99	3,375,145	3,104,310	12,647	11,732	121,633	79,368	10.40	14.78
11	Norwest Bank South Dakota NA, Sioux Fls	134,529	171,351	-21.49	954,944	857,800	7,414	15,361	16,628	24,314	44.59	63.18
12	First National Bank, Amarillo, Tex.	129,415	142,886	-9.43	546,265	619,887	6,059	10,707	41,083	34,869	14.75	30.71
13	First Interstate Bank of California, Los Angeles	128,789	158,030	-18.50	12,235,220	12,090,389	32,540	23,890	593,552	368,096	5.48	6.49
14	United States National Bank, Portland, Ore.	127,195	172,187	-26.13	4,854,458	4,697,858	23,551	20,750	108,363	143,084	21.73	14.50
15	Chemical Bank, New York	117,000	143,252	-18.33	23,599,000	22,873,166	554,000	2,740	2,396,000	729,390	23.12	0.38
16	Peoples National Bank of Washington, Seattle	99,281	132,697	-25.18	1,541,736	1,577,526	10,002	1,116	39,561	24,674	25.28	4.52
17	NCNB National Bank of Washington, Spokane	97,520	64,959	50.13	5,126,083	4,167,817	856	1,304	79,951	70,407	1.07	1.85
18	Dominion Bank of Shenandoah Valley NA, Harrisonburg, Va.	91,766	71,283	28.73	408,001	367,882	1,331	705	3,562	3,763	37.37	18.74
19	Old National Bank of Washington, Spokane	82,281	82,569	-0.35	1,297,676	1,188,242	2,898	2,193	37,170	24,136	7.80	9.09
20	Branch Banking & Trust Co., Wilson, N.C.	77,683	73,730	5.36	2,188,339	1,795,900	1,563	1,241	21,698	18,895	7.20	6.57
21	NCNB National Bank of North Carolina, Charlotte	76,235	73,109	4.28	8,261,922	7,524,180	954	756	136,209	73,100	0.70	1.03
22	InterFirst Bank Austin NA, Tex.	75,389	25,651	193.90	1,122,543	1,258,905	0	0	88,871	20,957	0.00	0.00
23	Valley Bank, Idaho Falls, Idaho	75,257	72,343	4.03	169,871	178,352	9,310	8,412	15,322	16,207	60.76	51.90
24	FirsTier Bank NA, Omaha, Neb.	75,119	81,769	-8.13	645,057	679,676	979	6,561	13,780	35,356	7.10	18.56
25	First Interstate Bank of Oregon NA, Portland	74,713	81,272	-8.07	3,252,677	3,314,707	4,659	6,184	116,804	75,542	3.99	8.19
26	Texas American Bank Fort Worth NA, Tex.	72,124	88,376	-18.39	1,780,853	2,066,302	3,219	14,030	105,006	95,673	3.07	14.66
27	First Bank South Dakota NA, Sioux Falls	68,185	166,142	-60.16	673,886	808,199	13,415	47,511	30,094	68,547	44.58	69.31
28	Hamilton Bank, Lancaster, Pa.	66,182	53,721	23.20	2,004,055	1,876,900	138	609	10,954	11,785	1.26	5.17
29	First Security Bank Idaho NA, Boise	62,117	70,953	-12.45	4,304,378	3,838,535	5,325	6,672	14,631	21,395	36.40	31.18
30	Meridian Bank, Reading, Pa.	62,063	96,646	-35.78	780,382	838,631	5,012	2,750	61,786	44,677	8.11	6.16
31	Norwest Bank Nebraska NA, Omaha	58,656	41,702	40.66	7,122,220	6,628,354	8,148	26,264	27,499	38,927	29.63	67.47
32	Southeast Bank NA, Miami	55,000	76,000	-27.63	42,888,000	32,153,000	747	522	127,011	116,837	0.59	0.45
33	Citibank NA, New York	54,982	57,433	-4.27	1,923,645	1,882,559	7,000	0	4,067,000	492,000	0.17	0.00
34	First Security Bank of Utah NA, Ogden	53,163	56,824	-6.44	70,689	75,744	1,866	2,409	58,194	63,552	3.21	3.79
35	First National Bank of Holdrege, Neb.	51,201	49,873	2.66	7,267,510	6,760,467	3,625	3,117	4,545	3,887	79.76	80.19
36	First Union National Bank of North Carolina, Charlotte	49,717	55,353	-10.18	619,113	574,198	393	1,004	63,430	52,151	0.62	1.93
37	Sun Burst Bank, Grenada, Miss.	49,098	50,028	-1.86	418,698	431,770	3,065	6,333	15,179	16,176	20.19	39.16
38	Amarillo National Bank, Tex.	48,786	39,584	23.25	253,315	225,515	8,243	4,232	26,959	18,918	30.58	22.37
39	Lebanon Valley National Bank, Lebanon, Pa.	47,940	51,459	-6.84	62,897	67,118	0	91	1,467	2,567	0.00	3.54
40	Monticello State Bank, Iowa	47,164	13,794	241.92	2,318,014	1,987,325	515	479	845	1,119	60.95	42.81
41	Sun Bank NA, Orlando, Fla.	46,858	44,941	4.27	786,230	711,178	0	376	16,380	19,443	0.00	1.93
42	First Security National Bank & Trust Co., Lexington, Ky.	46,452	44,503	4.38	2,047,016	1,989,294	0	0	10,556	7,672	0.00	0.00
43	First Interstate Bank of Washington NA, Seattle	46,096	53,322	-13.55	1,873,075	1,809,725	501	1,160	69,965	57,767	0.72	2.01
44	Deposit Guaranty National Bank, Jackson, Miss.	45,699	39,066	16.98	2,400,663	2,138,875	1,052	720	37,623	21,621	2.80	3.33
45	First Alabama Bank, Montgomery	45,130	88,685	-49.11	4,492,410	5,485,164	64	362	21,523	18,656	0.30	1.94
46	InterFirst Bank Dallas NA	45,024	54,763	-17.78	188,886	209,308	147	0	441,458	259,394	0.03	0.00
47	First Victoria National Bank, Tex.	44,772	39,441	13.52	5,257,438	5,371,753	2,606	7,756	12,703	16,160	20.51	48.00
48	MBank Dallas NA	44,393	38,153	16.36	2,301,032	1,960,384	1,215	0	426,311	236,856	0.29	0.00
49	Bank of California NA, San Francisco	44,338	48,242	-8.09	659,832	600,064	2,636	1,533	53,475	65,970	1.27	2.32
50	Key Bank of Oregon, Portland	43,789	42,960	1.88	75,874	76,432	5,335	2,021	13,088	15,681	20.14	12.89
51	Adams Bank & Trust Co., Ogallala, Neb.	43,447	38,728	12.18	533,933	477,663	2,024	6,417	2,474	83.14	81.81	
52	FirsTier Bank NA, Lincoln, Neb.	42,007	40,880	2.75	1,390,564	1,612,950	1,144	1,792	4,102	7,007	27.89	25.57
53	Bank of Oklahoma Tulsa NA	41,924	33,270	26.01	363,768	343,438	1,847	138	152,172	101,231	1.21	0.14
54	Idaho Bank & Trust Co., Pocatello	41,728	44,749	-6.75	368,588	317,741	3,162	3,467	12,620	9,135	15.06	37.95
55	Bank of Stockton, Calif.	40,456	34,957	15.73	383,684	324,386	2,578	1,670	19,116	16,367	13.48	10.20
56	Key Bank of Northern NY NA, Watertown, N.Y.	40,312	49,457	-18.49	210,064	194,260	843	579	2,505	1,880	33.65	30.80
57	Sun Bank of Ocala, Fla.	39,804	48,309	-17.61	75,369	88,604	973	4,133	12,215	9,514	7.97	43.44
58	BankWest, Inc., Pierre, S.D.	39,463	38,874	1.52	14,315,526	11,316,749	6,801	6,229	8,660	9,135	78.53	68.19
59	Marine Midland Bank NA, Buffalo, N.Y.	38,958	23,457	66.08	6,980,368	5,795,379	4,145	4,520	351,834	270,283	1.18	1.67
60	Union Bank, Los Angeles	38,425	48,062	-20.05	7,129,715	6,928,255	4,964	5,025	259,634	167,344	1.91	3.00
61	Sovran Bank NA, Richmond, Va.	37,965	41,639	-8.82	6,711,280	6,101,948	897	1,018	49,830	37,019	1.80	2.75
62	Citizens & Southern National Bank, Atlanta	38,958	41,431	-9.18	1,404,134	1,164,815	253	339	85,617	42,784	0.30	0.79
63	Key Bank NA, Albany, N.Y.	38,425	57,194	-35.87	698,839	718,529	720	589	24,693	18,343	2.92	3.21
64	Colorado National Bank, Denver	37,965	34,104	0.86	1,197,822	1,038,007	3,687	22,017	49,915	79,847	7.39	27.57
65	United Carolina Bank, Whiteville, N.C.	37,627	24,210	48.06	270,215	215,118	193	116	9,754	9,228	1.98	1.26
66	Barnett Bank of Highlands County, Sebring, Fla.	36,480	23,839	49.57	2,330,794	1,770,200	0	0	2,717	1,272	0.00	0.00
67	Banco Popular de Puerto Rico, San Juan	36,442	46,690	-24.78	1,791,459	1,344,581	9,017	573	38,291	53,707	23.55	1.07
68	Norstar Bank of Upstate NY, Albany	35,845	37,053	-6.72	80,575	88,437	880	714	16,988	8,470	3.18	8.43
69	First National Bank & Trust Co., Columbus, Neb.	35,655	N.A.		61,989	N.A.	209	347	1,248	1,079	16.75	32.16
70	Fidelity State Bank, Garden City, Kansas	35,120	31,919	7.54	122,949	97,048	45	N.A.	962	N.A.	4.68	
71	Farmers & Merchants State Bank, Archbold, Ohio	34,564	25,759	31.42	4,426,070	4,136,688	893	134	1,635	835	54.52	16.05
72	Florida National Bank, Jacksonville	34,414	27,397	20.10	3,310,691	2,732,011	201	481	116,878	98,395	0.17	0.49
73	Arizona Bank, Phoenix	34,357	26,041	24.67	1,880,867	1,366,286	70	272	70,319	28,914	0.10	0.94
74	Toledo Trust Co., Ohio	33,853	33,506	-3.46	66,661	73,500	0	419	27,374	26,576	0.00	1.58
75	Citizens Bank & Trust Co., Belzoni, Miss.	32,903	32,797	-2.26	63,435	63,375	657	3,238	2,550	5,206	25.76	62.20
76	First National Bank, York, Neb.	32,465	48,326	-33.68	155,443	174,531	1,566	1,622	1,718	2,193	91.15	73.96
77	First National Bank, Great Falls, Mont.	32,348	29,142	9.15	835,820	756,288	3,994	2,653	5,316	7,007	75.13	37.86
78	Sunwest Bank of Albuquerque NA, N.M.	32,055	808	3,830.45	347,981	60,130	1,393	2,139	23,634	23,338	5.89	9.17
79	First Interstate Bank Oklahoma NA, Oklahoma City	32,048	32,767	-2.26	63,435	63,375	0	0	5,511	4,349	0.00	0.00
80	United Bank of Denver NA	31,808	29,142	9.15	155,443	174,531	1,566	403	57,831	49,940	0.68	0.81
81	Farmers Bank, Frankfort, Ind.	31,758	808	3,830.45	347,981	60,130	1,393	936	1,392	1,585	83.26	59.05
82	Huntington National Bank, Columbus, Ohio	31,465	122,318	-74.28	1,326,228	1,385,152	393	989	77,500	64,118	0.81	1.54
83	First National Bank, Hereford, Tex.	31,257	26,601	17.50	78,017	74,583	1,159	1,754	6,175	4,482	55.03	39.13
84	Twin Falls Bank & Trust Co., Idaho	30,793	29,230	5.35	4,395,733	4,305,966	631	2,159	965	2,858	36.06	75.51
85	First Interstate Bank of Idaho NA, Boise	30,717	36,930	-16.82	51,323	62,234	3,398	1,868	1,797	11,491	18.508	16.26
86	Central Fidelity Bank, Richmond, Va.	30,064	29,357	2.48	88,084	84,605	348	1,797	11,491	18,508	16.26	9.71
87	First-Citizens Bank & Trust Co., Raleigh, N.C.	30,078	39,442	-23.74	529,015	542,368	1,868	210	33,982	35,507	1.54	0.59
88	Sunwest Bank of Clovis NA, N.M.	29,725	28,565	4.06	2,479,602	2,201,811	522	75	55	4,002	4,984	1.87	1.10
89	Citizens First National Bank, Princeton, Ill.	29,614	27,226	8.77	1,538,728	1,384,548	75	2,976	1,116	8,223	2,323	36.19	48.04
90	McCook National Bank, Neb.	29,171	31,339	-6.92	87,906	84,209	2,976	1,686	2,918	3,950	22.79	42.68
91	First Tennessee Bank NA, Memphis	29,141	32,604	-10.62	86,493	98,346	665	3,547	287	5,193	1.92[n]	66.30
92	AmSouth Bank Birmingham NA, Ala.	29,134	29,153	-0.07	44,008	47,037	3,547	0	43,485	54,559	1.56	14.95
93	Trustmark National Bank, Jackson, Miss.	29,090	29,778	-2.31	3,240,208	2,907,189	677	182	81	53,374	39,923	0.34	0.00
94	Union Bank & Trust Co., Lincoln, Neb.	28,329	14,455	95.98	3,838,857	3,362,504	743	435	0	16,947	12,002	4.38	0.20
95	Thumb National Bank & Trust Co., Pigeon, Mich.	28,108	30,488	-7.81	1,298,808	1,246,253	907	749	2,313	2,431	18.81	30.81
96	Williamson County Bank, Franklin, Tenn.	27,933	19,938	40.10	74,686	66,344	26	81	1,103	728	82.23	3.57
97	First National Bank, Shreveport, La.	27,886	27,848	0.14	58,222	56,471	1,585	1,947	3,718	4,462	0.75	1.82
98	Bank of Hawaii, Honolulu	27,721	22,825	21.45	257,921	213,932	28	372	27,514	22,823	5.76	8.53
99	Guardian State Bank & Trust Co., Alliance, Neb.	27,649	30,411	-9.08	651,568	637,446	6,564	2,991	37,510	31,676	1.22	1.17
100	BancOhio National Bank, Columbus	27,410	39,664	-30.89	2,382,795	2,056,916	459	3,990	6,629	3,320	99.02	90.09
	TOTALS FOR THE TOP 100	27,109	45,634	-40.59	39,723	62,527	6,564	61,724	80,247	4.43	4.97	
		8,238,448	**9,053,602**	**-9.00**	**371,497,564**	**351,886,203**	**1,341,599**	**779,657**	**18,952,788**	**10,016,035**	**7.08**	**7.78**

The top 100 banks listed in order of domestic agricultural loans outstanding on 3/31/87. The banks were drawn from the universe of all insured commercial banks in the U.S. **Data Source:** The federal regulatory report of condition for all insured commercial banks. These data were provided to American Banker by **ADP's Data Services Division, New York.** Please note that 1986 data are restated for mergers occurring in 1987. **Total Agricultural Loans** are the sum of loans secured by farmland plus loans to finance agricultural production and other loans to farmers (Schedule RC-C, Column B—Domestic Offices, items 1.b and 3, respectively). **Loans secured by farmland** include loans secured by farmland and improvements thereon, as evidenced by mortgages or other liens. **Loans to finance agricultural production and other loans to farmers** are loans for the purpose of financing agricultural production. Included are both secured (by other than real estate) and unsecured loans made to farm and ranch owners and operators (including tenants) or to nonfarmers. **Total Loans** are total loans and leases net of unearned income that are booked in U.S. domestic offices only (Schedule RC-C, item 12, Column B). **Bad farm loans** are domestic farm loans to finance agricultural production that are past due 90 days or more and still accruing plus nonaccruing loans (Schedule RC-N, item 2, Columns B and C). **Total bad loans** are loans made to domestic customers that are past due 90 days or more and still accruing plus nonaccruing loans (Schedule RC-N, item 7, Columns B and C) minus (Schedule N, items 1b, 3b and 6b, Columns B and C). **Bad Farm Loan Ratio** is calculated by dividing bad farm loans by total (domestic) bad loans, expressed as a percent. **N.A.**— Not available.

Top 100 Banks in Agricultural Loans

Income from Farm Loans, Total Interest Income, Chargeoffs on Farm Loans, and Chargeoffs on All Loans
First Quarter of 1987, Compared with First Quarter of 1986 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 3/87		Interest Income from Farm Loans			Total Interest Income			Chargeoffs on Farm Loans			Chargeoffs on All Loans		
		Q1-87	Q1-86	% Chg.	Q1-87	Q1-86	% Chg.	Q1-87	Q1-86	% Chg.	Q1-87	Q1-86	% Chg.
1	Bank of America NT & SA, San Francisco	14,000	24,000	-41.67	1,741,000	2,434,000	-28.47	49,000	15,000	226.67	265,000	244,000	8.61
2	Wells Fargo Bank NA, San Francisco	14,302	18,007	-20.58	832,927	1,035,625	-19.57	18,129	6,359	185.09	68,825	73,452	-6.30
3	Security Pacific National Bank, Los Angeles	8,186	12,768	-35.89	907,751	959,432	-5.39	1,580	9,483	-83.34	50,989	76,921	-33.89
4	Valley National Bank of Arizona, Phoenix	5,669	7,393	-23.32	195,701	218,278	-10.34	-6	79	-107.59	12,684	14,782	-14.19
5	Rainier National Bank, Seattle	5,385	6,948	-22.50	154,109	165,101	-6.66	282	222	27.03	4,706	6,564	-28.31
6	First Interstate Bank of Arizona NA, Phoenix	4,062	0	—	133,892	146,845	-8.82	0	0		7,104	7,308	-2.79
7	Idaho First National Bank, Boise	4,282	5,826	-26.50	55,230	66,060	-16.39	973	3,379	-71.20	3,767	7,596	-50.41
8	Seattle-First National Bank	3,058	4,102	-25.45	205,623	230,036	-10.61	117	876	-86.64	17,694	10,219	73.15
9	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	643	997	-35.51	192,577	200,374	-3.89	-6	355	-101.59	5,067	1,754	188.88
10	Sanwa Bank California, San Francisco	2,603	1,098	137.07	100,135	105,736	-5.30	0	170	-100.00	2,457	5,944	-58.66
11	Norwest Bank South Dakota NA, Sioux Fls	2,992	4,584	-34.73	33,686	35,148	-4.16	740	2,292	-67.71	1,009	3,793	-73.40
12	First National Bank, Amarillo, Tex.	3,151	3,343	-5.74	15,274	18,430	-17.12	2,789	84	6,238.64	7,032	2	351,500
13	First Interstate Bank of California, Los Angeles	2,227	3,231	-31.07	401,004	461,020	-13.02	-50	0		33,091	38,835	-14.79
14	United States National Bank, Portland, Ore.	2,719	4,235	-35.80	154,334	162,749	-5.17	1,511	0		9,006	9,905	-9.06
15	Chemical Bank, New York	2,000	3,604	-44.51	1,038,000	1,145,844	-9.41	0	0		84,000	59,895	40.25
16	Peoples National Bank of Washington, Seattle	1,382	3,258	-57.58	44,010	49,717	-11.48	-1,189	961	-223.73	276	7,556	-96.35
17	NCNB National Bank of Florida, Tampa	1,417	440	222.05	174,179	158,328	10.01	0	0		3,841	5,609	-31.52
18	Dominion Bank of Shenandoah Valley NA, Harrisonburg, Va.	2,238	2,102	6.47	10,938	11,471	-4.65	12	38	-68.42	327	254	28.74
19	Old National Bank of Washington, Spokane	1,125	1,525	-26.23	33,609	36,323	-7.47	200	882	-77.32	1,729	2,380	-27.35
20	Branch Banking & Trust Co., Wilson, N.C.	674	859	-21.54	68,037	66,376	2.50	83	29	186.21	1,323	1,922	-31.17
21	NCNB National Bank of North Carolina, Charlotte	785	1,570	-50.00	272,631	284,586	-4.20	20	183	-86.93	8,418	9,564	-11.98
22	InterFirst Bank Austin NA, Tex.	21	23	-8.70	30,364	40,959	-25.87	0	0		3,554	1,916	85.49
23	Valley Bank, Idaho Falls, Idaho	1,744	2,006	-13.06	5,219	6,386	-18.27	103	167	-38.32	195	706	-72.38
24	FirsTier Bank NA, Omaha, Neb.	1,700	2,195	-22.55	18,922	24,400	-22.45	121	1,590	-92.39	3,574	2,119	68.66
25	First Interstate Bank of Oregon NA, Portland	1,742	2,430	-28.31	100,055	113,194	-11.61	181	-180	200.56	3,712	3,804	-2.42
26	Texas American Bank Fort Worth NA, Tex.	1,390	1,767	-21.34	47,088	61,795	-23.80	-1	2,200	-100.05	3,130	4,989	-37.26
27	First Bank South Dakota NA, Sioux Falls	1,354	3,789	-64.26	24,727	31,494	-21.49	453	9,436	-95.20	2,147	11,344	-81.07
28	Hamilton Bank, Lancaster, Pa.	307	533	-42.40	54,695	58,607	-6.67	-5	-113	95.58	673	709	-4.65
29	First Security Bank Idaho NA, Boise	1,390	2,039	-31.83	38,385	42,110	-8.85	428	1,874	-77.16	2,709	5,618	-51.78
30	Meridian Bank, Reading, Pa.	1,099	1,373	-19.96	129,994	143,442	-9.38	96	82	17.07	3,757	2,051	83.18
31	Norwest Bank Nebraska NA, Omaha	1,044	2,027	-48.50	26,012	30,511	-14.75	-68	2,389	-102.85	556	4,557	-87.80
32	Southeast Bank NA, Miami	973	827	17.65	226,917	247,273	-8.23	0	0		10,913	13,721	-20.46
33	Citibank NA, New York	1,000	2,000	-50.00	3,927,000	3,756,000	4.55	0	0		145,000	111,000	30.63
34	First Security Bank of Utah NA, Ogden	702	1,071	-34.45	54,595	61,105	-10.65	0	0		1,680	9,823	-82.90
35	First National Bank of Holdrege, Neb.	1,157	1,419	-18.46	2,772	3,142	-11.78	17	57	-70.18	56	196	-71.43
36	First Union National Bank of North Carolina, Charlotte	712	850	-16.24	301,341	292,610	2.98	9	23	-60.87	1,930	2,039	-5.35
37	Sun Burst Bank, Grenada, Miss.	911	1,109	-17.85	25,167	27,151	-7.31	61	390	-84.36	771	2,599	-70.33
38	Amarillo National Bank, Tex.	846	1,496	-43.45	11,131	12,309	-9.57	259	319	-18.81	1,319	2,558	-48.44
39	Lebanon Valley National Bank, Lebanon, Pa.	858	907	-5.40	7,285	7,449	-2.20	0	0		74	56	32.14
40	Monticello State Bank, Iowa	1,039	1,402	-25.89	3,971	4,080	-2.67	788	41	1,821.95	787	39	1,917.95
41	Sun Bank NA, Orlando, Fla.	266	73	264.38	65,755	66,715	-1.44	0	0		4,364	5,057	-13.70
42	First Security National Bank & Trust Co., Lexington, Ky.	91	46	97.83	23,898	24,614	-2.91	0	0		466	471	-1.06
43	First Interstate Bank of Washington NA, Seattle	1,020	1,070	-4.67	67,349	70,269	-4.16	30	0		7,250	2,207	228.50
44	Deposit Guaranty National Bank, Jackson, Miss.	460	563	-18.29	65,040	72,306	-10.05	0	-25	100.00	2,608	1,930	35.13
45	First Alabama Bank, Montgomery	1,217	1,038	17.24	76,515	84,591	-9.55	0	0		973	1,753	-44.50
46	InterFirst Bank Dallas NA	150	1,102	-86.39	142,286	209,540	-32.10	140	0		13,079	17,195	-23.94
47	First Victoria National Bank, Tex.	963	1,080	-10.83	8,472	8,803	-3.76	897	108	730.56	879	71	1,138.03
48	MBank Dallas NA	397	245	62.04	127,073	154,712	-17.86	-474	28	-1,792.86	12,159	25,996	-53.23
49	Bank of California NA, San Francisco	961	982	-2.14	73,305	77,209	-5.06	0	0		110	1,599	-93.12
50	Key Bank of Oregon, Portland	1,994	1,369	45.65	21,524	23,140	-6.98	71	147	-51.70	1,053	973	8.22
51	Adams Bank & Trust Co., Ogallala, Neb.	995	1,698	-41.40	2,588	3,060	-15.42	137	38	260.53	266	61	336.07
52	FirsTier Bank NA, Lincoln, Neb.	912	1,094	-16.64	18,881	23,936	-21.12	508	148	243.24	4,063	832	388.34
53	Bank of Oklahoma Tulsa NA	0	646	-100.00	37,184	50,238	-25.98	192	-27	811.11	17,420	10,768	61.78
54	Idaho Bank & Trust Co., Pocatello	1,106	925	19.57	12,128	12,904	-6.01	-1	75	-101.33	254	102	149.02
55	Bank of Stockton, Calif.	687	950	-27.68	11,830	11,674	1.34	-118	1,225	-109.63	885	1,688	-47.57
56	Key Bank of Northern NY NA, Watertown, N.Y.	897	898	-0.11	13,755	14,250	-3.47	-7	10	-170.00	238	40	495.00
57	Sun Bank of Ocala, Fla.	434	1,216	-64.31	6,936	7,279	-4.71	673	652	3.22	745	773	-3.62
58	BankWest, Inc., Pierre, S.D.	1,029	1,563	-34.17	2,918	3,800	-23.21	990	-97	1,120.62	1,200	-5	24,100.00
59	Marine Midland Bank NA, Buffalo, N.Y.	845	914	-7.55	422,435	541,321	-21.95	0	-1	100.00	12,091	58,486	-79.33
60	Union Bank, Los Angeles	1,256	386	225.39	169,897	175,577	-3.24	0	0		10,314	6,420	60.65
61	Sovran Bank NA, Richmond, Va.	576	619	-6.95	212,901	227,045	-6.23	68	35	94.29	7,809	3,888	100.85
62	Citizens & Southern National Bank, Atlanta	247	414	-40.34	203,343	208,739	-2.59	46	4	1,050.00	7,125	3,908	82.32
63	Key Bank NA, Albany, N.Y.	766	1,100	-30.36	44,319	40,706	8.88	0	0		2,277	3,964	-42.56
64	Colorado National Bank, Denver	469	705	-33.48	26,283	29,604	-11.22	631	2,603	-75.76	7,314	12,611	-42.00
65	United Carolina Bank, Whiteville, N.C.	288	382	-24.61	36,725	-36,906	-0.49	119	110	8.18	595	420	41.67
66	Barnett Bank of Highlands County, Sebring, Fla.	0	0	—	7,220	7,030	2.70	0	0		142	84	69.05
67	Banco Popular de Puerto Rico, San Juan	318	249	27.71	93,923	88,794	5.78	0	0		2,345	4,672	-49.81
68	Norstar Bank of Upstate NY, Albany	1,161	957	21.32	59,741	56,661	5.44	0	0		1,087	425	155.76
69	First National Bank & Trust Co., Columbus, Neb.	306	863	-64.54	4,394	4,642	-5.34	51	57	-10.53	70	214	-67.29
70	Fidelity State Bank, Garden City, Kansas	660	N.A.	—	2,377	N.A.		0	N.A.		22	N.A.	
71	Farmers & Merchants State Bank, Archbold, Ohio	618	696	-11.21	4,486	4,164	7.73	3	-32	109.38	-56	-108	48.15
72	Florida National Bank, Jacksonville	340	281	21.00	135,174	137,794	-1.90	0	0		19,147	4,451	330.17
73	Arizona Bank, Phoenix	589	634	-7.10	90,578	88,261	2.63	0	0		2,063	1,509	36.71
74	Toledo Trust Co., Ohio	570	444	28.38	57,234	47,516	20.45	0	0		2,970	3,842	-22.70
75	Citizens Bank & Trust Co., Belzoni, Miss.	988	1,196	-17.39	2,253	2,712	-16.92	21	518	-95.95	51	1,697	-96.99
76	First National Bank, York, Neb.	713	894	-20.25	2,642	2,845	-7.14	47	233	-79.83	71	247	-71.26
77	First National Bank, Great Falls, Mont.	0	281	-100.00	4,995	5,977	-16.43	-50	0		241	29	731.03
78	Sunwest Bank of Albuquerque NA, N.M.	581	670	-13.28	33,775	35,901	-5.92	355	26	1,265.38	1,012	570	77.54
79	First Interstate Bank Oklahoma NA, Oklahoma City	886	0	—	17,686	2,253	685.00	0	0		5	8	-37.50
80	United Bank of Denver NA	549	632	-13.13	44,828	52,299	-14.29	0	0		5,472	4,516	21.17
81	Farmers Bank, Frankfort, Ind.	532	519	2.50	3,179	3,323	-4.33	0	164	-100.00	30	661	-95.46
82	Huntington National Bank, Columbus, Ohio	617	633	-2.53	135,033	142,110	-4.98	0	0		5,219	768	579.56
83	First National Bank, Hereford, Tex.	664	1,026	-35.28	1,700	2,277	-25.34	42	374	-111.23	-65	416	-115.63
84	Twin Falls Bank & Trust Co., Idaho	749	745	0.54	3,590	3,884	-7.57	0	65	-100.00	11	122	-90.98
85	First Interstate Bank of Idaho NA, Boise	657	997	-34.10	17,040	19,447	-12.38	259	572	-54.72	1,275	1,562	-18.37
86	Central Fidelity Bank, Richmond, Va.	28	52	-46.15	81,445	82,413	-1.17	0	0		8,994	2,720	230.66
87	First-Citizens Bank & Trust Co., Raleigh, N.C.	302	414	-27.05	50,234	65,480	-8.01	-14	29	-148.28	482	185	160.54
88	Sunwest Bank of Clovis NA, N.M.	629	1,619	-61.15	3,138	3,580	-12.35	267	0		306	27	1,033.33
89	Citizens First National Bank, Princeton, Ill.	760	885	-14.12	3,828	4,206	-8.99	271	487	-44.35	447	522	-14.37
90	McCook National Bank, Neb.	513	698	-26.50	2,206	2,366	-6.76	311	-15	2,173.33	524	-63	931.75
91	First Tennessee Bank NA, Memphis	253	228	10.96	99,474	106,978	-7.01	50	0		5,161	6,071	-14.99
92	AmSouth Bank Birmingham NA, Ala.	159	219	-27.40	111,459	106,364	4.79	0	0		4,016	3,647	10.12
93	Trustmark National Bank, Jackson, Miss.	376	486	-22.63	47,060	50,219	-6.29	19	0		1,419	916	54.91
94	Union Bank & Trust Co., Lincoln, Neb.	687	430	59.77	2,766	2,988	-7.43	-15	0		-28	37	-175.68
95	Thumb National Bank & Trust Co., Pigeon, Mich.	727	861	-15.56	2,005	2,040	-1.72	0	0		20	0	
96	Williamson County Bank, Franklin, Tenn.	411	427	-3.75	7,763	7,627	1.78	0	0		695	55	1,163.64
97	First National Bank, Shreveport, La.	476	550	-13.45	24,176	25,620	-5.64	-146	1,753	-108.33	1,385	3,424	-59.55
98	Bank of Hawaii, Honolulu	483	516	-6.40	91,398	94,987	-3.78	13	36	-63.89	2,753	664	314.61
99	Guardian State Bank & Trust Co., Alliance, Neb.	632	1,142	-44.66	1,767	2,173	-18.68	-111	17	-752.94	-239	15	-1,693.33
100	BancOhio National Bank, Columbus	357	804	-55.60	107,031	109,767	-2.49	-37	211	-117.54	11,199	8,259	35.60
	TOTALS FOR THE TOP 100	**139,206**	**181,279**	**-23.21**	**15,061,225**	**16,509,132**	**-8.77**	**81,781**	**68,125**	**+20.05**	**968,566**	**981,531**	**1.32**

The top 100 banks in domestic agricultural loans outstanding on 3/31/87, listed in order of agricultural loans outstanding on 3/31/87. (See page xx.) **Data Source:** The federal regulatory report of income from **AOP's Data Services Division, New York.** Please note that 1986 data are restated for mergers occurring in 1987. **Interest income from farm loans** is gross interest and fee income on loans to finance agricultural production, booked in domestic offices. Data are for the first quarter of 1987 and 1986, respectively, and are from Schedule RI-Report of Income, item 1.a.(1).(c). **Total interest income** is total gross interest income for the bank from all of its operations both domestic and foreign. It is taken from Schedule RI, item 1.g. **Charge-offs on Farm Loans** are net charge-offs (charge-offs minus recoveries) on loans to finance agricultural production. These data are for the first quarter of 1987 and 1986, respectively, and are from Schedule RI-B, item 3. **Charge-offs on all loans** are net charge-offs (charge-offs minus recoveries) on all loans both domestic and foreign. These data are for the first quarter of 1987 and 1986, respectively, and are from Schedule RI-B, item 9. **N.A.**— Not available.

Top 100 Agricultural Banks

Based on Domestic Agricultural Loans Outstanding March 31, 1987, Compared with March 31, 1986
For Banks with 25% or More of Loans in Agriculture (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 3/87		Total Agricultural Loans 3/31/87	Total Agricultural Loans 3/31/86	% Chg.	Farm Loans As % of Total Loans 3/31/87	Farm Loans As % of Total Loans 3/31/86	Bad Farm Loans 3/31/87	Bad Farm Loans 3/31/86	Bad Farm Loans As % of Equity 3/31/87	Bad Farm Loans As % of Equity 3/31/86
1	Valley Bank, Idaho Falls, Idaho	75,257	72,343	4.03	44.30	40.56	9,310	8,412	67.20	55.90
2	First National Bank, Holdrege, Neb.	53,163	56,824	-6.44	75.21	75.02	3,625	3,117	34.35	28.01
3	Monticello State Bank, Iowa	47,940	51,459	-6.84	76.22	76.67	515	479	2.21	2.24
4	Adams Bank & Trust Co., Ogallala, Neb.	43,789	42,980	1.88	57.71	56.23	5,335	2,024	62.33	23.78
5	BankWest Inc., Pierre, S.D.	39,804	48,309	-17.61	52.81	53.91	6,801	6,229	124.77	64.78
6	First National Bank & Trust Co., Columbus, Neb.	34,564	37,053	-6.72	42.90	41.90	209	347	1.34	2.31
7	Fidelity State Bank, Garden City, Kan.	34,414	N.A.		55.52	N.A.	45	N.A.	0.39	N.A.
8	Farmers & Merchants State Bank, Archbold, Ohio	34,357	31,919	7.64	27.94	32.89	893	134	5.81	0.99
9	Citizens Bank & Trust Co., Belzoni, Miss.	32,348	33,506	-3.46	48.53	45.59	657	3,238	12.46	59.08
10	First National Bank, York, Neb.	32,055	32,797	-2.26	50.53	51.75	1,566	1,622	15.08	16.09
11	Farmers Bank, Frankfort, Ind.	31,257	26,601	17.50	40.06	35.67	1,159	936	8.28	7.11
12	First National Bank, Hereford, Tex.	30,717	36,930	-16.82	59.85	59.34	3,398	1,754	39.85	17.26
13	Twin Falls Bank & Trust Co., Idaho	30,084	29,357	2.48	34.15	34.70	348	2,158	2.00	13.36
14	Sunwest Bank of Clovis NA, N.M.	29,171	31,339	-6.92	33.18	37.22	2,976	1,116	30.39	11.62
15	Citizens First National Bank, Princeton, Ill.	29,141	32,604	-10.62	33.69	33.15	665	1,686	4.35	11.00
16	McCook National Bank, Neb.	29,134	29,153	-0.07	66.20	61.98	3,547	287	37.03	3.04
17	Union Bank & Trust Co., Lincoln, Neb.	27,933	19,938	40.10	37.40	30.05	435	749	3.83	7.62
18	Thumb National Bank & Trust Co., Pigeon, Mich.	27,886	27,848	0.14	47.90	49.31	907	26	15.82	0.49
19	Guardian State Bank & Trust Co., Alliance, Neb.	27,109	45,634	-40.59	68.25	72.98	6,564	2,991	123.69	45.52
20	First National Bank, Tulia, Tex.	26,791	34,434	-22.20	69.51	66.64	7,434	792	124.48	7.68
21	Citizens Commercial Bank & Trust Co., Celina, Ohio	26,670	23,497	13.50	32.26	31.69	955	1,098	7.52	9.43
22	Farmers National Bank, Cordell, Okla.	26,444	24,314	8.76	57.17	51.88	3,907	1,313	-127.76	32.11
23	Texas Commerce Bank, Amarillo, Tex.	26,236	24,447	7.32	37.69	31.75	946	1,588	13.05	22.43
24	Security State Bank, Scott City, Kan.	25,948	26,261	-1.19	74.02	70.32	596	1,072	9.04	16.65
25	First State Bank, Uvalde, Tex.	25,873	27,215	-4.93	29.48	30.21	0	172	0.00	1.28
26	Hardin County Savings Bank, Eldora, Iowa	25,553	24,268	5.30	63.64	63.58	178	0	2.35	0.00
27	Gentry County Bank, Albany, Mo.	25,364	25,976	-2.36	61.23	59.00	2,598	1,748	64.58	32.20
28	Lamesa National Bank, Tex.	25,211	37,957	-33.58	62.34	74.66	657	169	5.64	1.40
29	American State Bank, Sioux Center, Iowa	24,759	23,461	5.53	56.37	55.03	742	424	11.47	7.13
30	First National Bank & Trust Co., Dodge City, Kan.	24,415	24,422	-0.03	46.15	48.18	250	710	3.01	9.04
31	City National Bank, Kankakee, Ill.	24,226	21,280	13.84	26.64	25.58	0	364	0.00	2.60
32	Second National Bank, Greenville, Ohio	24,029	22,259	7.95	35.28	38.87	1,200	592	12.74	6.54
33	Scottsbluff National Bank & Trust Co., Neb.	23,996	20,579	16.60	30.94	32.09	1,012	1,581	6.47	11.16
34	Farmers & Merchants Bank & Trust Co., Aberdeen, S.D.	23,523	22,339	5.30	52.61	51.17	3,851	3,663	80.16	80.72
35	First National Bank, Wray, Colo.	23,514	26,468	-11.16	74.17	73.07	2,916	2,779	47.17	45.67
36	First National Bank, Gordon, Neb.	23,332	28,525	-18.21	62.03	67.97	837	2,517	22.61	66.46
37	First National Bank, Brookings, S.D.	23,274	22,793	2.11	30.65	33.35	1,209	765	11.34	7.65
38	Citizens First National Bank, Storm Lake, Iowa	23,132	20,023	15.53	48.31	38.89	252	1,320	1.58	9.09
39	Security State Bank, Cheyenne, Okla.	23,032	23,423	-1.67	64.54	62.22	809	342	11.30	4.88
40	Guaranty Bank & Trust Co., Belzoni, Miss.	22,873	25,620	-10.72	57.94	54.75	1,150	768	28.26	22.79
41	First National Bank & Trust Co., Frederick, Okla.	22,871	18,967	20.58	51.33	51.55	323	287	7.32	6.31
42	First Trust & Savings Bank, Taylorville, Ill.	22,744	20,985	8.38	33.80	30.34	632	129	7.17	1.45
43	Peoples National Bank, Kingfisher, Okla.	22,288	24,911	-10.53	45.96	45.71	1,181	411	21.81	5.31
44	Security Bank of Washington, Ephrata	22,213	N.A.		32.85	N.A.	1,812	N.A.	24.25	N.A.
45	Hale County State Bank, Plainview, Tex.	22,116	19,960	10.80	34.74	42.73	110	302	1.68	3.04
46	De Lay First National Bank & Trust Co., Norfolk, Neb.	21,974	20,515	7.11	31.51	29.09	110	142	0.83	1.12
47	Commercial Bank, Sterling, Colo.	21,769	23,314	-6.63	52.02	52.77	1,984	1,193	33.84	20.96
48	Citizens State Bank, Dalhart, Tex.	21,191	15,858	33.63	58.89	47.39	0	1	0.00	0.01
49	Geneva State Bank, Neb.	21,185	24,076	-12.01	76.10	75.09	3,340	2,906	50.61	45.10
50	Elston Bank & Trust Co., Crawfordsville, Ind.	20,890	21,896	-4.59	34.17	36.75	3,279	1,134	24.98	8.93
51	Citizens State Bank & Trust Co., Hiawatha, Kan.	20,713	25,427	-18.54	75.79	79.97	1,493	6,525	46.67	167.26
52	Herkimer County Trust Co., Little Falls, N.Y.	20,671	21,930	-5.74	33.83	41.25	950	523	8.07	4.83
53	First National Bank, Scott City, Kan.	20,355	22,531	-9.66	80.40	79.71	1,152	1,402	17.20	21.40
54	Ida County State Bank, Ida Grove, Iowa	20,177	30,180	-33.14	61.09	70.90	2,206	3,651	51.89	74.60
55	First National Bank, Philip, S.D.	20,123	19,676	2.27	69.90	67.96	592	446	10.12	7.90
56	First Security Bank & Trust Co., Miles City, Mont.	20,102	24,636	-18.40	37.65	47.26	1,401	2,640	19.31	36.54
57	First American National Bank, Crookston, Minn.	20,097	21,752	-7.61	31.95	35.00	838	1,004	6.58	8.15
58	Farmers National Bank, Geneseo, Ill.	20,039	22,709	-11.76	35.58	37.42	2,576	4,387	50.51	107.10
59	Pilot Grove Savings Bank, Iowa	19,836	18,456	7.48	55.97	57.69	155	505	3.73	12.68
60	Decorah State Bank, Iowa	19,779	21,570	-8.30	38.12	43.35	189	1,082	2.03	11.17
61	First Fidelity Bank, Burke, S.D.	19,709	24,328	-18.99	63.42	67.86	1,204	3,086	11.76	32.69
62	Bank of Commerce, Idaho Falls, Idaho	19,617	19,468	0.77	35.47	34.43	99	99	0.67	0.77
63	First National Bank, Anthony, Kan.	19,488	17,426	11.83	76.48	67.45	1,100	439	25.99	11.66
64	Sulphur Springs State Bank, Tex.	19,487	18,170	7.25	33.75	32.74	0	139	0.00	1.38
65	Clinton County Bank & Trust Co., Frankfort, Ind.	19,386	21,853	-11.29	37.92	36.92	1,228	441	11.76	4.17
66	State Bank of Alcester, S.D.	19,365	21,052	-8.01	66.68	67.07	1,847	1,590	42.88	35.82
67	New Farmers National Bank, Glasgow, Ky.	19,317	19,638	-1.63	37.55	35.10	1,252	1,090	12.89	12.16
68	First National Bank, Lamar, Colo.	19,139	17,390	10.06	52.17	49.38	2,270	1,449	54.70	26.91
69	First State Bank, Dimmitt, Tex.	19,109	17,532	8.99	67.86	60.39	170	1,083	3.98	25.51
70	First National Bank & Trust Co., Larned, Kan.	19,091	22,410	-14.81	54.09	54.75	1,031	145	22.75	2.94
71	Peoples State Bank, Lynden, Wash.	18,860	16,706	12.89	35.80	33.23	44	697	0.79	13.74
72	Stockgrowers State Bank, Ashland, Kan.	18,659	16,059	16.19	85.36	84.01	0	165	0.00	3.44
73	York State Bank & Trust Co., Neb.	18,408	14,980	22.88	39.66	39.44	228	208	4.26	3.18
74	Peoples Bank, Pratt, Kan.	18,404	19,592	-6.06	46.24	43.02	878	710	8.36	6.96
75	Minden Exchange Bank & Trust Co., Neb.	18,360	17,420	5.40	61.03	57.61	150	167	2.16	2.55
76	Gothenburg State Bank & Trust Co., Neb.	18,301	18,344	-0.23	66.94	66.01	25	719	0.62	18.79
77	Maquoketa State Bank, Iowa	18,276	17,591	3.89	37.39	37.86	541	709	6.03	8.32
78	First National Bank, Perryton, Tex.	18,276	18,973	-3.67	36.22	39.76	149	451	1.45	4.82
79	Farmers & Merchants Bank & Trust Co., Watertown, S.D.	18,261	19,174	-4.76	32.18	39.73	194	19	2.91	0.29
80	Bourbon-Agricultural Deposit B&T Co., Paris, Ky.	18,149	17,490	3.77	32.78	30.96	366	363	3.78	4.00
81	First American Bank, Amery, Wis.	18,144	25,212	-28.03	35.80	44.22	1,057	2,097	21.51	39.04
82	Greeley National Bank, Colo.	18,143	24,644	-26.38	29.32	32.73	4,230	9,478	61.76	100.86
83	First National Bank, Goodland, Kan.	18,143	17,345	4.60	50.87	47.82	1,110	233	19.56	4.09
84	Nodaway Valley Bank, Maryville, Mo.	17,995	15,469	16.33	37.87	36.01	286	138	3.58	1.86
85	Central National Bank, Alva, Okla.	17,979	21,257	-15.42	69.58	68.44	2,070	941	13.53	6.70
86	Holstein State Bank, Iowa	17,947	14,240	26.03	71.98	58.34	322	452	12.32	17.82
87	Union City National Bank, Liberty, Ind.	17,907	19,245	-6.95	49.48	51.56	477	476	6.92	7.24
88	Bank One Crawfordville NA, Ind.	17,859	18,322	-2.53	30.22	31.21	101	216	0.66	1.58
89	Citizens State Bank, Maryville, Mo.	17,842	14,556	22.57	35.66	34.30	131	104	2.48	1.99
90	Bay City Bank & Trust Co., Tex.	17,733	18,146	-2.28	29.43	30.45	539	820	5.36	8.64
91	Idaho State Bank, Glenns Ferry	17,617	18,887	-6.72	54.36	56.79	4,843	1,196	82.73	21.22
92	First National Bank, McCook, Neb.	17,574	21,880	-19.68	44.39	45.57	2,544	2,672	32.45	35.49
93	Farmers State Bank, Winner, S.D.	17,495	18,080	-3.24	50.84	49.64	1,103	117	14.32	1.63
94	Denmark State Bank, Wis.	17,478	14,636	19.42	28.99	27.94	546	755	6.31	9.72
95	Smith Trust & Savings Bank, Morrison, Ill.	17,348	16,223	6.93	44.85	43.93	453	93	5.83	1.31
96	Security National Bank, Sidney, Neb.	17,340	16,419	5.61	64.46	62.95	652	395	15.77	8.41
97	First Bank, Berne, Ind.	17,326	14,794	17.12	29.05	26.89	302	173	2.54	1.68
98	IntraWest Bank, Sterling, Colo.	17,222	24,018	-28.30	40.43	46.90	1,243	8,396	16.75	42.93
99	Farmers State Bank, Marion, Iowa	17,211	18,149	-5.17	30.39	30.48	739	678	7.57	6.84
100	Farmers National Bank, Webster City, Iowa	17,190	32,571	-47.22	50.97	63.22	1,807	5,781	37.11	89.89
	TOTALS FOR THE TOP 100 AGRICULTURAL BANKS	2,360,606	2,395,193	-1.44			142,107	133,632	18.23%	17.30%

Agricultural banks are banks with 25% or more of their loans in agricultural lending. **Data Source:** All data were taken from the federal regulatory report of condition for all insured commercial banks from **ADP's Data Services Division, New York.** Please note that 1986 data are restated for mergers occurring in 1987. **Total Agricultural Loans** are domestically-booked: (1) loans secured by farmland plus (2) loans to finance agricultural production and other loans to farmers. (Schedule RC-C, Column B—Domestic Offices, items 1.b. and 3, respectively.) **Farm Loans as a % of Total Loans** is the ratio of total agricultural loans to total domestic loans, expressed as a percentage. **Bad farm loans** are domestic farm loans to finance agricultural production that are past due 90 days or more and still accruing plus non-accruing loans. (Schedule RC-N, item 2, Columns B and C). **Bad Farm Loans as a % of Equity** is the ratio of bad farm loans to total equity capital (Schedule RC-Balance Sheet item 28), expressed as a percentage. **N.A.** — Not available.

In the financial services industry, this is a well-equipped office.

Current & **Historical Statistics** on commercial and international banks, non-banks, thrifts & mortgage companies

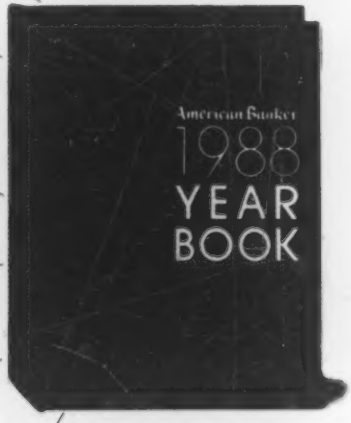
Exclusive Survey on how consumers view your business

Key Trends & **Developments** including major events of last year

Directories of financial services companies and the power people in D.C.

Special Report on managing technology

Tables & **Charts** published in American Banker in 1987



As you can see on the left, the American Banker 1988 Yearbook is packed with vital industry statistics. It could make all your other banking reference books obsolete.

Use it for marketing plans, management reports, competitive studies, personnel training and much more. It's even a guide to who's who in the industry.

Its cost, only $95. Your satisfaction, guaranteed.

Order now and see how much one book can improve your office.

☐ Please send me the American Banker 1988 Yearbook for $95, postage and handling included. If I am not satisfied, I will return the book within 15 days at no cost. I understand that the American Banker Yearbook will be updated annually, will be shipped automatically on approval and may be returned free of charge.

☐ Number of additional copies, $86 each.
(NY residents please add applicable sales tax.)

☐ Check enclosed.

☐ Bill my credit card: ☐ American Express ☐ MasterCard ☐ Visa

Card #_____ Exp. Date_____

Signature_____

Name (Please print)_____

Title/Function_____

Company_____

Address_____

City/State/Zip_____

Telephone_____

Mail to: American Banker Yearbook
One State Street Plaza
New York, NY 10004-1549

To expedite your order, 1-800-221-1809. In NYC 943-6308.

TN

Agricultural Banks

Compiled by American Banker Copyright 1987

Top 10 Agricultural Banks In Leading Farm States

Banks with 25% or More of Their Loans in Agriculture
Listed Geographically by Order of Size within States
(Thousands of Dollars)

Colorado

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First National Bank, Wray	23,514	74.17	47.17
2	Commercial Bank, Sterling	21,789	52.02	33.84
3	First National Bank, Lamar	19,139	52.17	54.70
4	Greeley National Bank	18,143	29.32	61.76
5	IntraWest Bank, Sterling	17,222	40.43	16.75
6	Eastern Colorado Bank, Cheyenne Wells	16,047	75.84	3.43
7	Valley State Bank, Lamar	14,843	40.47	25.23
8	First National Bank, Hugo	14,696	71.33	6.69
9	Farmers State Bank, Yuma	14,482	54.90	39.98
10	Colorado Bank & Trust Co., La Junta	14,373	46.28	61.39

Illinois

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Citizens First National Bank, Princeton	29,141	33.69	4.35
2	City National Bank, Kankakee	24,226	26.64	0.00
3	First Trust & Savings Bank, Taylorville	22,744	33.80	7.17
4	Farmers National Bank, Geneseo	20,039	35.58	50.51
5	Smith Trust & Savings Bank, Morrison	17,348	44.85	5.83
6	Farmers National Bank, Prophetstown	16,603	60.11	11.33
7	Olney Trust Bank	16,353	44.98	6.25
8	McLean County Bank, Bloomington	15,969	31.55	24.31
9	First National Bank & Trust Co., Rochelle	15,880	37.93	33.17
10	First National Bank, Oblong	15,685	43.25	8.39

Iowa

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Monticello State Bank	47,940	76.22	2.21
2	Hardin County Savings Bank, Eldora	25,553	63.64	2.35
3	American State Bank, Sioux Center	24,759	56.37	11.47
4	Citizens First National Bank, Storm Lake	23,132	48.31	1.58
5	Ida County State Bank, Ida Grove	20,177	61.09	51.89
6	Pilot Grove Savings Bank	19,836	55.97	3.73
7	Decorah State Bank	19,779	38.12	2.03
8	Maquoketa State Bank	18,276	37.39	6.03
9	Holstein State Bank	17,947	71.98	12.32
10	Farmers State Bank, Marion	17,211	30.39	7.57

Kansas

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Fidelity State Bank, Garden City	34,414	55.52	0.39
2	Security State Bank, Scott City	25,948	74.02	9.04
3	First National Bank & Trust Co., Dodge City	24,415	46.15	3.01
4	Citizens State Bank & Trust Co., Hiawatha	20,713	75.79	46.67
5	First National Bank, Scott City	20,355	80.40	17.20
6	First National Bank, Anthony	19,488	76.48	26.99
7	First National Bank & Trust Co., Lemed	19,091	54.09	22.75
8	Stockgrowers State Bank, Ashland	18,659	85.36	0.00
9	Peoples Bank, Pratt	18,404	46.24	8.36
10	First National Bank, Goodland	18,143	50.87	19.56

Michigan

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Thumb National Bank & Trust Co., Pigeon	27,886	47.90	15.82
2	First American Bank-Thumb Area, Bad Axe	13,297	30.94	152.59
3	Farmers State Bank, Breckenridge	10,572	35.60	63.11
4	Independent Bank-South Michigan, Leslie	9,525	28.59	8.55
5	Senilac County Bank, Deckerville	6,824	32.87	64.45
6	Exchange State Bank, Carsonville	6,523	32.13	7.11
7	Jipson Carter State Bank, Bliesfield	5,492	40.57	7.29
8	Ruth State Bank	4,676	58.09	7.10
9	Akron State Bank	4,532	48.14	37.86
10	First of America Bank-Huron, Harbor Beach	3,869	25.24	17.46

Minnesota

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First American National Bank, Crookston	20,097	31.95	6.59
2	Norwest Bank Moorhead NA	16,440	25.61	6.26
3	Farmers & Merchants Bank, Preston	15,731	61.14	224.98
4	Farmers & Merchants State Bank, Springfield	14,877	67.41	5.77
5	First National Bank, Plainview	14,575	48.04	16.63
6	Wanda State Bank	14,331	75.15	13.50
7	Windom State Bank	13,985	64.78	3.00
8	State Bank of Springfield	13,631	42.37	25.35
9	First National Bank, Jackson	13,308	59.97	11.55
10	Martin County National Bank, Fairmont	12,124	47.34	24.29

Missouri

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Gentry County Bank, Albany	25,364	61.23	64.58
2	Nodaway Valley Bank, Maryville	17,995	37.87	3.56
3	Citizens State Bank, Maryville	17,842	35.66	2.46
4	Shelbina Mercantile Bank	15,581	54.91	5.47
5	Wood & Huston Bank, Marshall	14,425	31.91	14.20
6	Farmers Bank, Unionville	14,422	58.84	4.64
7	Citizens Bank, Edina	13,506	58.51	59.46
8	American Bank of North Central Mo., Trenton	13,337	43.59	14.97
9	Mercantile Bank, Memphis	11,966	54.02	34.95
10	Bostmens Bank, Marshall	11,928	41.81	20.00

Nebraska

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First National Bank, Holdrege	53,163	75.21	34.35
2	Adams Bank & Trust Co., Ogallala	43,789	57.71	62.33
3	First National Bank & Trust Co., Columbus	34,564	42.90	1.34
4	First National Bank, York	32,055	50.53	15.08
5	McCook National Bank	29,134	66.20	37.08
6	Union Bank & Trust Co., Lincoln	27,933	37.40	3.83
7	Guardian State Bank & Trust Co., Alliance	27,109	68.25	123.69
8	Scottsbluff National Bank & Trust Co.	23,996	30.94	6.47
9	First National Bank, Gordon	23,332	62.03	22.61
10	De Lay First National Bank & Trust Co., Norfolk	21,974	31.51	0.83

North Dakota

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First American Bank & Trust Co., Grafton	15,392	38.20	7.35
2	First National Bank, Bowman	14,009	60.03	24.71
3	Norwest Bank Grafton NA	13,854	54.25	33.64
4	Farmers & Merchants Bank, Beach	13,562	56.02	25.26
5	Norwest Bank Wahpeton NA	13,121	40.10	23.76
6	Citizens State Bank of Pembina County, Cavalier	12,186	51.57	5.44
7	First American Bank & Trust Co., Carrington	11,182	50.57	56.34
8	Farmers State Bank, Carrington	10,935	80.68	45.27
9	First National Bank & Trust Co., Ellendale	10,372	66.36	17.47
10	McIntosh County Bank, Ashley	10,167	71.55	2.36

Oklahoma

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Farmers National Bank, Cordell	26,444	57.17	-127.76
2	Security State Bank, Cheyenne	23,032	64.54	11.30
3	First National Bank & Trust Co., Frederick	22,871	51.33	7.32
4	Peoples National Bank, Kingfisher	22,288	45.96	21.81
5	Central National Bank, Alva	17,979	69.58	13.53
6	First American Bank & Trust Co., Purcell	16,678	34.07	9.42
7	Kingfisher Bank & Trust Co.	13,831	44.30	0.34
8	Alva State Bank & Trust Co.	13,319	68.65	9.68
9	First National Bank & Trust Co., Perry	12,223	50.51	0.00
10	First National Bank, Hennessey	12,040	44.31	47.13

South Dakota

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	Bankwest Inc., Plano	39,804	52.81	124.77
2	Farmers & Merchants Bank & Trust Co., Aberdeen	23,523	52.61	80.16
3	First National Bank, Brookings	23,274	30.65	11.34
4	First National Bank, Philip	20,123	69.90	10.12
5	First Fidelity Bank, Burke	19,709	63.42	11.76
6	State Bank, Alcester	19,365	66.58	42.99
7	Farmers & Merchants Bank & Trust Co., Watertown	18,261	32.18	2.91
8	Farmers State Bank, Winner	17,495	50.84	14.32
9	Commercial State Bank, Wagner	16,791	70.93	18.09
10	Tri County State Bank, Chamberlain	16,714	54.73	0.00

Texas

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First National Bank, Hereford	30,717	59.85	39.85
2	First National Bank, Tulia	26,791	69.51	124.48
3	Texas Commerce Bank, Amarillo	26,236	37.69	13.05
4	First State Bank, Uvalde	25,873	29.48	0.00
5	Lamesa National Bank	25,211	62.34	5.64
6	Hale County State Bank, Plainview	22,116	34.74	1.68
7	Citizens State Bank, Dalhart	21,191	58.89	0.00
8	Sulphur Springs State Bank	19,487	33.75	0.00
9	First State Bank, Dimmitt	19,109	67.86	3.98
10	First National Bank, Perryton	18,276	36.22	1.45

Wisconsin

Rank		Agricultural Loans	Agr. Loans As % of All Loans	Bad Agr. Loans as % Of Equity
1	First American Bank, Amery	18,144	35.80	21.51
2	Denmark State Bank	17,478	28.99	6.31
3	First National Bank, Monroe	15,995	32.69	53.72
4	Citizens National Bank, Darlington	15,597	55.61	59.67
5	Abbotsford State Bank	15,437	43.74	8.28
6	State National Bank, Platteville	14,419	60.65	48.74
7	Security National Bank, Durand	14,202	47.91	0.00
8	United Bank, Osseo	14,110	41.36	8.14
9	Farmers & Merchants State Bank, Stanley	13,745	55.46	28.07
10	Lancaster State Bank	13,262	51.15	5.74

Portrait of the Great American Investor

Daryl Tanner has put out 48 fires, rescued more than his share of neighborhood cats, and on July 4th lets all the kids ride on the fire truck. While Daryl spends his life helping others, there's one thing he does to help himself—he invests in U.S. Savings Bonds.

More than 30 million people like Daryl invest in America while helping themselves. They buy U.S. Savings Bonds. Bonds pay competitive rates, like money market accounts, when held for five years or more. They're free from state and local income tax. And they're one of the safest investments around.

You can purchase Bonds for as little as $25. So no matter how much you're investing, buy U.S. Savings Bonds. The Great American Investment. Find out more, call 1-800-US-BONDS.

U.S. SAVINGS BONDS

THE GREAT AMERICAN INVESTMENT

Bonds held less than five years earn a lower rate.

A public service of this publication.

Top 100 U.S. Community Banks In ROA

Based on the Return on Average Assets For the First Nine Months of 1987

Compiled by American Banker Copyright 1987

Rank 9/87		Return On Avg. Assets 9/87	Return On Avg. Assets 1986	Return On Avg. Equity 9/87	Return On Avg. Equity 1986	Efficiency Ratio 9/87	Total Assets ($000) 9/87	Total Deposits ($000) 9/87	Deposit Gr. Rate 1982-87	Net Income ($000) 9/87	Net Income ($000) 1986	Full-time Empl. 9/87	Net Inc. Per Empl. ($000) 9/87	Net Inc. Per Empl. ($000) 1986
1	National Bank of Stamford, NY	3.61	4.11	18.62	22.20	6.57	61,694	44,043	82.2	1,639	2,215	21	104	96
2	Putnam County National Bank, Carmel, NY	3.47	3.22	20.42	18.96	25.77	87,221	71,444	111.0	2,113	2,226	49	57	45
3	McDowell County National Bank, Welch, WV	3.46	3.32	14.97	14.94	18.71	101,592	76,588	17.9	2,608	3,139	37	94	77
4	Bank of Horton, KS*	3.41	0.89	75.35	14.20	31.12	110,860	49,537	223.1	1,739	304	112	21	7
5	Citizens Bank, Delavan, WI	3.00	2.67	16.65	15.46	13.54	55,152	41,976	44.8	1,233	1,370	12	137	114
6	Pioneer Trust Bank NA, Salem, OR	2.95	2.30	23.27	21.08	-4.56	76,736	64,900	93.5	1,589	1,748	39	58	45
7	Peoples State Bank, Hamtramck, MI	2.93	1.98	15.48	11.14	20.60	120,172	95,685	22.6	2,638	2,285	41	86	54
8	Key Biscayne Bank & Trust Co., FL	2.89	3.46	20.93	25.20	17.58	104,968	88,907	76.4	2,264	3,248	43	70	81
9	Cecilian Bank, Cecilia, KY	2.83	1.19	17.30	7.57	25.67	54,282	44,524	53.5	1,109	576	26	53	21
10	Kentucky Farms Bank, Catlettsburg, KY	2.83	2.99	13.23	15.32	30.89	89,899	68,883	14.9	1,894	2,631	65	39	39
11	Fairburn Banking Co., GA*	2.79	2.40	29.17	25.17	33.24	62,113	54,053	125.0	1,210	1,182	47	34	26
12	Continental Bank of New Jersey, Laurel Springs, NJ	2.79	0.67	58.39	28.50	108.10	58,252	53,785	10.7	1,251	417	55	30	9
13	First National Bank, Palmerton, PA*	2.78	1.89	20.77	14.82	33.07	151,445	127,485	66.6	2,989	2,464	75	53	34
14	Barnes Banking Co., Kaysville, UT	2.77	2.94	17.29	18.91	22.31	71,096	58,604	68.2	1,395	1,780	30	62	54
15	Harlan National Bank, KY*	2.74	3.09	15.36	18.53	23.77	77,441	62,605	39.9	1,592	2,315	27	78	80
16	Peoples Bank of Bullitt County, Shepherdsville, KY	2.70	2.26	18.01	15.34	32.73	69,175	57,729	92.7	1,356	1,341	52	35	30
17	Citizens Bank, Fayette, AL	2.70	2.66	15.43	15.59	15.92	82,628	66,633	67.3	1,658	1,978	25	88	79
18	Hinesville Bank, GA*	2.63	2.32	21.18	20.35	28.39	63,711	53,479	59.7	1,274	1,424	58	29	22
19	Kislak National Bank, North Miami, FL	2.60	2.49	29.89	34.17	44.25	138,014	124,847	235.1	2,618	3,124	31	112	95
20	First Bank of Boaz, AL*	2.59	2.03	24.03	20.58	31.10	50,991	44,712	26.1	990	1,024	31	42	33
21	Wauchula State Bank, FL*	2.56	2.23	22.71	19.94	27.97	122,099	106,578	73.3	2,331	2,492	71	44	37
22	National Bank of Coxsackie, NY	2.56	2.62	21.80	23.99	27.62	63,502	55,119	116.5	1,142	1,435	33	46	42
23	First National Bank, Staunton, IL	2.53	2.09	16.36	14.27	24.72	79,298	62,875	46.6	1,445	1,482	35	55	41
24	First National Bank, Sylacauga, AL*	2.51	2.59	15.22	17.37	40.29	52,276	43,086	24.6	970	1,340	48	27	31
25	First National Bank, Pryor, OK	2.50	2.28	15.72	15.08	25.76	66,545	54,739	37.4	1,228	1,409	29	56	47
26	Kilbourn State Bank, Milwaukee, WI	2.47	2.21	16.13	14.49	23.10	71,717	54,078	68.8	1,274	1,387	24	71	69
27	Arp State Bank, TX	2.45	1.38	22.13	14.23	28.63	53,742	46,429	80.7	972	713	28	46	27
28	De Witt Bank & Trust Co., AR*	2.45	1.60	15.50	10.71	32.43	58,082	47,833	35.8	1,088	929	27	54	36
29	Citizens Bank, Carthage, TN	2.44	2.07	17.28	15.81	16.91	127,138	106,427	38.7	2,296	2,464	44	69	57
30	Bank of Alton, IL*	2.44	3.07	27.30	41.95	37.18	91,587	80,527	69.9	1,643	2,481	44	50	56
31	Union Bank of Mena, AR*	2.43	1.98	17.83	15.42	38.63	61,525	52,486	28.3	1,127	1,195	48	31	25
32	New Tripoli National Bank, PA*	2.42	2.10	16.32	14.03	27.80	59,341	50,126	81.0	1,000	1,062	22	62	62
33	Old Forge Bank, PA	2.41	1.83	22.61	19.27	40.43	85,496	75,274	2.1	1,508	1,503	38	53	40
34	Enterprise Bank of South Carolina, Ehrhardt, SC	2.39	2.04	19.36	16.08	31.90	50,581	43,376	142.9	878	833	37	32	26
35	First Bank of Oak Park, IL*	2.36	2.59	26.11	30.90	32.52	106,047	92,382	20.8	1,915	2,903	71	36	39
36	First State Bank, Athens, TX	2.36	2.03	21.74	19.21	28.01	75,209	65,634	70.1	1,329	1,395	33	54	45
37	Union Bank & Trust Co., Lincoln, NE*	2.34	1.32	30.97	19.21	-14.19	155,293	134,435	141.2	2,640	1,812	531	7	11
38	Industrial State Bank, Kansas City, KS	2.34	-0.31	28.57	-3.60	26.75	163,838	144,522	16.8	2,981	-548	60	66	-7
39	Snyder National Bank, TX	2.32	1.13	15.67	8.96	32.13	93,401	77,008	18.7	1,686	1,130	39	57	28
40	National Grand Bank, Marblehead, MA*	2.31	2.25	23.26	23.55	19.09	113,568	100,706	188.3	1,908	2,160	47	54	51
41	Neffs National Bank, PA*	2.31	1.96	21.17	18.64	23.48	50,125	43,545	92.9	837	839	14	80	60
42	Farmers Bank, Greenwood, AR	2.30	2.13	19.15	19.07	27.47	51,529	44,757	50.6	854	974	20	57	49
43	Citizens Bank & TC of Grainger County, Rutledge, TN*	2.30	2.24	23.06	23.62	31.95	57,425	50,666	52.0	964	1,198	32	40	40
44	First National Bank, West Point, GA*	2.29	2.20	17.91	18.29	38.47	79,937	65,439	63.5	1,302	1,576	49	35	32
45	Sabine State Bank & Trust Co., Many, LA*	2.28	-3.19	30.73	-35.61	36.38	73,384	66,893	37.7	1,286	-2,455	78	22	-26
46	Great American Bank, Los Angeles, CA*	2.28	-3.93	25.53	-41.14	40.42	77,225	66,642	-29.9	1,493	-3,661	41	48	-72
47	Plaza Bank, Norridge, IL*	2.28	1.90	31.17	25.62	43.67	59,951	53,131	59.0	1,027	1,006	41	33	22
48	Merchants National Bank, Bangor, PA	2.28	2.16	18.12	18.58	23.94	88,215	75,863	32.7	1,494	1,795	25	79	72
49	Bank of La Grange Park, IL*	2.27	2.76	29.85	37.95	35.20	72,628	64,305	3.3	1,211	2,058	29	56	71
50	State Bank of Caledonia, MI	2.27	2.74	19.37	24.08	25.06	51,686	45,292	68.2	848	1,255	19	59	70
51	First Western Bank State, State Louis Park, MN*	2.26	2.06	25.83	25.21	22.97	93,646	83,481	93.9	1,592	1,851	42	50	44
52	Farmers State Bank, Conrad, MT*	2.26	2.26	12.43	13.72	24.85	68,974	55,308	16.8	1,190	1,566	24	66	68
53	First Enterprise Bank, Oklahoma City, OK	2.25	0.37	21.09	3.88	32.24	54,643	48,229	5.2	927	212	40	31	5
54	Bank of Southside Virginia, Carson, VA*	2.25	2.10	18.64	17.82	30.87	123,293	106,034	58.7	2,013	2,274	56	48	39
55	First State Bank, Bourbon, IN	2.25	1.06	15.26	7.89	24.01	53,357	44,352	38.2	887	519	13	91	40
56	First National Bank of Michigan, East Lansing, MI*	2.24	2.09	27.43	26.10	33.66	68,843	61,570	81.5	1,166	1,325	31	50	43
57	National Bank of Sallisaw, OK	2.24	1.11	17.79	9.37	30.74	61,422	52,884	36.8	1,010	646	35	38	18
58	Commercial State Bank, Wagner, SD*	2.23	1.86	16.88	14.59	27.72	56,186	47,444	25.1	922	980	18	68	54
59	First National Bank, Dryden, NY	2.23	1.89	20.39	17.78	32.29	53,734	45,882	44.8	869	908	25	46	36
60	Bank of La Fayette, GA*	2.22	1.81	17.79	14.86	39.23	78,378	66,348	62.2	1,290	1,297	51	34	26
61	Bank of Hiawassee, GA	2.22	2.11	21.04	21.29	31.86	55,246	48,702	68.9	892	1,023	33	36	34
62	First State Bank, Newcastle, WY*	2.22	1.51	19.32	13.27	34.83	54,324	47,288	29.9	886	735	24	49	29
63	Citizens Bank, Rusk, TX	2.21	2.33	17.31	16.98	31.57	56,365	47,357	77.4	896	1,011	15	79	63
64	Iuka Guaranty Bank, MS	2.20	2.15	20.90	21.24	28.18	67,867	59,606	56.6	1,086	1,249	36	40	38
65	West Texas State Bank, Snyder, TX	2.20	-5.10	40.27	-75.92	69.47	79,799	73,225	8.3	1,422	-4,896	53	36	-89
66	First National Bank, Avoca, PA	2.20	2.33	17.53	19.44	37.12	50,779	43,909	66.4	809	1,059	22	49	46
67	Bank of Canton, GA*	2.19	2.09	22.83	21.63	35.94	132,715	118,386	99.7	2,101	2,345	99	28	26
68	Brand Banking Co., Lawrenceville, GA	2.18	2.05	22.14	21.66	27.03	139,107	116,748	214.3	2,112	2,275	78	36	30
69	Centreville National Bank, MD	2.18	1.88	22.43	19.49	25.77	95,018	84,941	112.7	1,491	1,473	34	58	46
70	Franklin County National Bank, Brookville, IN*	2.17	2.10	20.00	19.74	30.18	65,991	57,292	33.6	1,079	1,293	34	42	39
71	First State Bank, Three Rivers, TX	2.17	2.22	13.60	15.33	36.30	51,968	42,411	29.7	841	1,121	26	43	43
72	Etowah Bank, Canton, GA	2.17	2.02	23.19	22.86	35.19	127,496	113,837	122.1	1,939	2,244	87	30	26
73	St Henry Bank, OH	2.17	1.51	18.10	13.41	24.12	65,410	56,353	65.3	1,042	907	10	139	53
74	Lincoln National Bank, Hamlin, WV	2.14	2.18	13.25	14.56	31.84	60,716	49,901	18.7	966	1,283	30	43	41
75	Byron Center State Bank, MI	2.14	2.37	17.04	19.76	33.33	90,134	77,633	94.9	1,361	1,815	47	39	39
76	Citizens Bank of Macclenny, FL	2.13	1.67	19.37	16.05	42.71	50,807	44,324	77.2	816	787	53	20	16
77	Home Trust & Savings Bank, Osage, IA	2.13	1.56	19.62	15.24	23.79	62,320	53,651	55.3	959	857	17	75	50
78	First National Bank, McMinnville, TN*	2.13	2.02	16.79	16.54	28.77	114,597	97,497	57.8	1,811	2,137	54	45	38
79	Bank of Prairie du Sac, WI	2.13	1.57	18.26	14.46	27.77	59,476	50,893	56.2	930	861	25	49	33
80	Citizens National Bank, Downers Grove, IL*	2.13	3.98	20.74	39.28	86.81	97,493	85,938	-3.4	1,608	3,701	43	50	84
81	Citizens & Farmers Bank, West Point, VA	2.12	1.96	19.34	17.99	35.72	125,751	107,980	82.0	1,952	2,142	72	36	31
82	Middleburg National Bank, VA	2.12	1.84	24.58	22.39	30.33	87,176	78,069	132.7	1,426	1,477	30	63	49
83	Denver National Bank, PA	2.11	2.00	14.89	14.36	21.56	133,833	111,516	85.5	2,088	2,413	33	84	75
84	First National Bank, Pontotoc, MS	2.11	2.02	15.42	15.78	21.52	83,790	71,085	49.2	1,294	1,554	42	41	41
85	Ozark Bank, MO	2.11	1.73	18.68	15.84	38.59	60,609	51,290	70.9	934	924	47	26	20
86	United American Bank, Memphis, TN*	2.09	1.98	28.02	29.70	55.48	148,725	133,177	15.9	2,398	3,035	116	27	27
87	Farmers State Bank, Sturgis, KY*	2.09	1.30	20.63	13.82	32.50	55,804	49,267	43.7	822	638	25	44	26
88	Peoples Bank of Unity, Plum Boro, PA	2.09	2.30	13.20	15.11	37.55	119,848	99,711	59.4	1,798	2,453	83	29	27
89	First National Bank & Trust Co., North Platte, NE*	2.09	0.84	20.39	9.00	25.78	86,011	74,988	-11.7	1,410	735	59	32	12
90	First National Bank, Jeffersonville, NY*	2.09	1.82	27.19	24.31	39.51	94,468	86,135	97.1	1,417	1,420	67	28	24
91	Business Bank, Vienna, VA*	2.09	1.40	21.72	17.56	23.96	60,326	50,625	342.4	1,096	963	38	38	28
92	Citizens Bank & Trust Co., Palmerton, PA	2.08	1.71	18.24	15.62	32.59	79,955	70,172	67.1	1,188	1,163	42	38	41
93	Bank of O'Fallon, IL	2.07	1.86	21.49	20.96	17.96	128,621	114,230	95.7	1,957	2,130	34	77	65
94	First National Bank, Albany, TX	2.07	1.84	14.80	13.35	28.95	53,029	44,860	89.3	804	871	22	49	40
95	First Security Bank, Searcy, AR*	2.07	2.04	20.10	21.37	25.39	113,110	98,626	33.5	1,758	2,258	61	38	37
96	George Mason Bank, Fairfax, VA*	2.07	2.05	26.19	27.88	32.32	129,731	111,554	249.1	1,946	2,194	58	45	44
97	Golden Valley Bank, A United Bank, MN	2.07	2.10	19.95	23.41	31.41	91,596	76,314	45.0	1,430	1,851	47	40	36
98	Community First Bank, Clearfield, UT	2.07	1.53	14.03	11.02	44.84	52,512	43,819	28.8	802	755	48	22	15
99	American National Bank, Schiller Park, IL*	2.06	2.09	25.85	29.80	33.24	70,817	63,622	114.9	1,069	1,324	31	46	40
100	Peoples Nat'l Bank of Susquehanna Cty., Hallstead, PA*	2.06	1.77	18.13	15.97	32.87	80,890	70,692	74.4	1,165	1,204	41	38	29

Source of data: ADP Data Services, New York, from its database of the federal regulatory reports of condition and income.

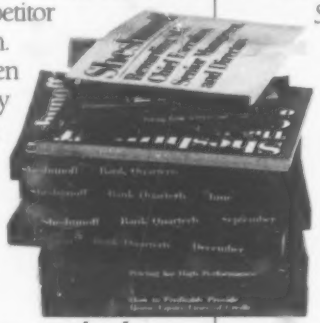
Community Bank: As defined by American Banker, a community bank is an bank with Federal Deposit Insurance Corp. insurance that is independently owned, or owned by a one-bank holding company, and has assets between $50 million and $175 million on Sept. 30, 1987. **Returns on Average Assets and Average Equity Capital:** For 9/87, these ratios are calculated by annualizing net income for the first nine months of 1987 and dividing by average assets and average equity, respectively. The returns on average assets were calculated to three decimal places and then rounded to two decimal places. **The Efficiency Ratio** is net noninterest expense as a percentage of adjusted net interest income. It tells how much it costs the bank — in cents — to generate $1 of net interest income. **Deposit Growth Rate** shows the percentage change in deposits over the period Dec. 31, 1982, to Sept. 30, 1987. **Net Income Per Employee** is net income divided by the number of employees at the end of the period. To calculate net income per employee for 9/87, net income for the first 9 months of 1987 was annualized by multiplying it by 1.33. (*) — The bank is owned by a one-bank holding company.

WHAT THE WELL-READ BANKER IS EATING YOUR LUNCH WITH.

If you've ever wondered how your best competitor does it, read on.

You see, even though you may not know a lot about them, chances are they know a lot about you.

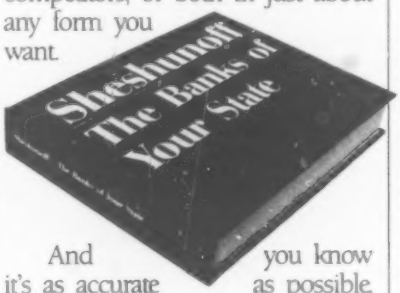
After all, over 11,000 banks already use our books, reports, and how-to manuals. Because there is no better source for information, analysis, and objective ratings on U.S. banks.



More bank for your buck.

Sheshunoff books and reports give you all you need to know to make your bank a high performance bank.

You can have clear, easy-to-use information on your bank, on your competitors, or both in just about any form you want.



And you know it's as accurate as possible, because it's from Sheshunoff. The leader in high performance bank information.

The Financial Institutions Rating Service: Quarterly data you can use to quickly examine the rating and key financial ratios of any bank or S&L in the country. Plus, 30 pages of tables and graphs. The latest edition can be ordered now.

The Banks of Your State and *The Midyear Review:* Compare your bank's performance to your instate competitors. Detailed, yet easy-to-use, analyses let you identify ways to improve your bottom line.

The Bank Report: Take an in-depth look at your own bank, your competitors, your correspondents, and acquisition candidates with this detailed 25-page report. Order the latest quarterly data now.

Specialized information for special opportunities.

When you're faced with a special situation and you need accurate information *fast*, we've got it.

You'll make better decisions with the comparable performance analyses in books like *The Bank Holding Companies of Your State*, and *The 1,000 Largest U.S. Banks.*

Comprehensive services like *The Prices Paid for U.S. Banks* will help you develop and maintain realistic pricing guidelines for your acquisition opportunities.

And over 2,600 bankers run their banks by our *High Performance Management System.* Plus, our how-to manuals on topics like *Home Equity Lending, Loan Documentation,*

Pricing Bank Services, and others will help you stay competitive and profitable.

Our unreasonable guarantee.

All Sheshunoff books and reports are covered by our simple 30-day guarantee.

If you don't love it, we own it. Call us at 1-800-456-2340 to find out what the well-read banker has been eating your lunch with. Then start eating his.

1-800-456-2340

Sheshunoff

High Performance Banking

The Top 100 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1986 or Nearest Fiscal Yearend

Compiled by American Banker Copyright 1987

Asset Rank 1986			Assets in US Dollars 12/31/86 (a)	Assets in US Dollars 12/31/85 (a,d)	Asset Rank 12/31/85	Gain in Rank	Bank Branches 12/31/86	Employees 12/31/86	Operating Since
1	Dai-Ichi Kangyo Bank Ltd., Tokyo (e)	Japan	239,579,956,638s	158,264,739,756s	1		367	20,0[illegible]	1971
2	Fuji Bank, Ltd., Tokyo (e)	Japan	212,440,935,245s	142,674,217,686s	2		383	1[illegible]	1880
3	Sumitomo Bank Ltd., Osaka (e)	Japan	205,125,658,320s	135,907,984,908s	3		265	1[illegible]	1912
4	Mitsubishi Bank Ltd., Tokyo (e)	Japan	203,806,229,407s	133,450,033,824s	4		237	1[illegible]	1880
5	Sanwa Bank Ltd., Osaka (e)	Japan	191,362,046,502s	123,480,582,858s	8	+3	280	15,[illegible]41	1933
6	Norinchukin Bank, Tokyo (e)	Japan	161,569,466,432	106,336,057,860	10	+4	40	2,916	1923
7	Industrial Bank of Japan, Ltd., Tokyo (e)	Japan	160,836,885,902s	103,164,879,348s	12	+5	30	5,447	1902
8	Credit Agricole Mutuel, Paris	France	156,382,230,000	123,581,206,000u	7		10,160	73,228	1920
9	Citibank NA, New York	United States	145,892,000,000	129,482,000,000	5		587#	57,669e	1812
10	Banque Nationale de Paris	France	143,685,189,600s	123,772,346,418s	6		2,578	58,623	1966
11	Tokai Bank Ltd., Nagoya (e)	Japan	137,789,365,967s	90,769,951,818s	17	+6	244	13,296	1941
12	Credit Lyonnais, Paris	France	133,765,413,664s	112,083,642,615s	9		2,591	54,557	1863
13	Deutsche Bank, Frankfurt	Germany	133,048,118,177s	96,389,543,704s	15	+2	1,510	50,590	1870
14	Mitsui Bank, Ltd., Tokyo (e)	Japan	131,405,672,057	88,841,127,240s	18	+4	228	10,787	1876
15	Mitsubishi Trust & Banking Corp., Tokyo (e)	Japan	125,032,558,354u	80,573,627,934u	20	+5	62	5,208	1927
16	Sumitomo Trust & Banking Co., Ltd., Osaka (e)	Japan	124,085,082,352u	79,215,744,276u	21	+5	59	4,894	1925
17	National Westminster Bank Plc, London	United Kingdom	123,487,650,000s	104,353,920,000s	11		3,754	94,000	1968
18	Societe Generale, Paris	France	117,496,317,102s	98,174,931,540s	14		2,236	43,655	1864
19	Barclays Plc, London	United Kingdom	117,006,864,000s	93,877,920,000s	16		4,000	110,000	1896
20	Taiyo Kobe Bank, Ltd., Kobe (e)	Japan	115,952,421,266u	74,784,730,176u	26	+6	362	14,126	1936
21	Mitsui Trust & Banking Co., Ltd., Tokyo (e)	Japan	114,979,165,323u	73,098,992,646u	27	+6	59	4,814	1924
22	Long-Term Credit Bank of Japan Ltd., Tokyo (e)	Japan	114,971,034,178u	79,184,282,850	22		27	3,230	1952
23	Bank of Tokyo, Ltd. (e)	Japan	111,455,055,811s	78,494,574,006s	23		84	8,312	1946
24	Daiwa Bank, Ltd., Osaka (e)	Japan	102,338,474,348u	67,101,712,092u	31	+7	196	9,478	1918
25	Dresdner Bank, Frankfurt	Germany	102,137,238,000s	76,912,548,391s	24		955	36,769	1872
26	Yasuda Trust & Banking Co. Ltd., Tokyo (e)	Japan	100,852,541,614	62,918,434,170u	34	+8	61	4,244	1925
27	Union Bank of Switzerland, Zurich	Switzerland	94,496,003,217u	67,774,215,834u	29	+2	263	19,990	1912
28	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	90,862,735,500s	68,955,091,600s	26		1,324	50,000	1865
29	Bank of America NT&SA, San Francisco	United States	89,604,000,000	102,579,000,000	13		962	58,621	1904
30	Swiss Bank Corp., Basle	Switzerland	85,591,057,499u	62,175,399,290u	35	+5	229	15,775	1872
31	Toyo Trust & Banking Co. Ltd., Tokyo (e)	Japan	80,764,013,374	48,012,273,288u	49	+18	63	4,331	1959
32	Midland Bank Plc, London	United Kingdom	78,796,458,000s	83,626,560,000s	19		2,100	67,534	1921
33	Nippon Credit Bank, Ltd., Tokyo (e)	Japan	77,882,931,654u	50,038,114,338u	46	+13	24	2,173	1957
34	Commerzbank, Frankfurt	Germany	76,980,401,010s	56,068,236,755s	41	+7	881	25,653	1870
35	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	76,960,757,300s	58,042,417,000s	39	+4	8	7,400	1969
36	Banca Nazionale del Lavoro, Rome	Italy	75,649,141,183s	59,322,951,506s	37	+1	418	26,154	1913
37	Chase Manhattan Bank NA, New York	United States	75,736,907,000	74,987,838,000	25		351	40,044f	1799
38	Bayerische Vereinsbank, Munich	Germany	72,803,37[illegible]548s	54,110,291,000s	42	+4	409	11,787	1869
39	Kyowa Bank, Ltd., Tokyo (e)	Japan	72,397,[illegible]271s	48,324,912,246s	47	+8	238	9,431	1945
40	Shoko Chukin Bank, Tokyo (e)	Japan	71,192,687,753	45,388,753,038	54	+14	91	6,256	1936
41	Lloyds Bank Plc, London	United Kingdom	70,882,578,000s	63,063,520,000s	33		3,000	71,297	1765
42	Banco do Brasil, Brasilia	Brazil	69,581,270,450s	58,241,241,828s	38		3,577	118,281	1853
43	Royal Bank of Canada, Montreal	Canada	67,782,710,878s	67,719,115,360s	30		1,496	38,186	1869
44	Morgan Guaranty Trust Co., New York	United States	67,652,033,000	65,754,569,000	32		19	14,518	1839
45	Algemene Bank Nederland, Amsterdam	Netherlands	67,337,384,400s	51,235,920,000s	44		797	29,000	1824
46	Credit Suisse, Zurich	Switzerland	64,423,161,000u	43,089,535,340u	58	+12	187	14,060	1856
47	Rabobank Nederland, Utrecht	Netherlands	64,284,737,439s	47,427,843,320s	51	+4	2,345	31,967	1898
48	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	63,994,031,400s	48,187,800,000s	46		891	23,489	1863
49	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	62,554,819,038s	46,032,[illegible]000s	53	+4	491	11,506	1835
50	Saitama Bank Ltd., Urawa (e)	Japan	61,244,218,233s	43,173,053,330s	57	+7	204	8,520	1943
51	Manufacturers Hanover Trust Co., New York	United States	60,276,000,000	59,744,823,000	36		243	23,166	1812
52	Istituto Bancario San Paolo di Torino, Turin	Italy	59,433,241,284s	42,483,356,400s	60	+8	687	17,845	1563
53	Bank of Montreal	Canada	59,417,270,137s	57,204,848,725s	40		1,220	32,998	1817
54	Deutsche Genossenschaftsbank, Frankfurt	Germany	57,982,670,481s	42,247,380,839s	61	+7	23	4,859	1949
55	Chemical Bank, New York	United States	56,513,000,000	52,304,810,000	43		293	18,343	1824
56	Bayerische Landesbank Girozentrale, Munich	Germany	56,395,949,210s	42,137,290,462u	62	+6	5	4,255	1972
57	Bank of Yokohama, Ltd. (e)	Japan	55,999,357,590s	34,848,361,152s	71	+14	201	7,063	1920
58	Banca Commerciale Italiana, Milan	Italy	55,595,026,800s	46,561,660,000s	52		556	21,584	1894
59	Zenshinren Bank, Tokyo (e)	Japan	54,293,274,915	32,104,847,088	79	+20	17	993	N.A.
60	Canadian Imperial Bank of Commerce, Toronto	Canada	54,260,910,857s	51,125,513,773s	45		1,530	33,914	1867
61	Monte dei Paschi di Siena	Italy	53,635,139,863s	39,624,797,026s	64	+3	772	16,523	1472
62	Casse di Risparmio delle Provincie Lombarde, Milan	Italy	53,547,320,573s	39,604,393,201s	65	+3	515	13,907	1823
63	Bankers Trust Co., New York	United States	52,775,223,000	47,916,148,000	50		20	10,882	1917
64	Banco di Roma, Rome	Italy	52,751,571,300s	38,806,364,400	66	+2	359	14,712	1880
65	Hokkaido Takushoku Bank, Ltd., Sapporo (e)	Japan	51,297,236,298u*	35,379,108,210u	69	+4	204	6,876	1900
66	Generale de Banque, Brussels	Belgium	51,025,156,800s	34,663,961,000s	73	+7	1,165	15,625	1822
67	Norddeutsche Landesbank Girozentrale, Hannover	Germany	49,064,539,514s	37,879,535,000s	67		219	6,000	1970
68	Chuo Trust & Banking Co., Ltd., Tokyo (e)	Japan	48,853,862,860u	29,023,574,886u	85	+17	53	3,287	1962
69	Standard Chartered Bank, London	United Kingdom	47,756,709,000s	41,520,096,000s	63		842	56,500	1858
70	Credito Italiano, Milan	Italy	47,124,789,625s	37,483,689,619s	68		481	17,200	1870
71	Security Pacific National Bank, Los Angeles	United States	46,585,708,000	43,591,670,000	56		593	23,826	1871
72	Banco di Napoli, Naples	Italy	45,141,230,419u	30,345,005,400u	83	+11	499	13,600	1539
73	Rafidain Bank, Baghdad	Iraq	43,979,417,386	33,214,767,350	76	+3	234	12,684	1941
74	Banco Espanol de Credito, Madrid	Spain	43,875,552,000s	44,559,970,000s	55		2,600	16,300	1902
75	Bank of Nova Scotia, Toronto	Canada	43,814,407,390s	42,693,310,323s	59		1,194	26,215	1832
76	Banque Paribas, Paris (g)	France	41,285,504,940s	32,738,736,828s	77	+1	116	5,093	1872
77	Banque Indosuez, Paris	France	40,888,783,290s	33,250,532,000s	75		100	N.A.	1875
78	Groupe Des Banques Populaires, Paris	France	39,695,700,000s	30,435,138,790s	82	+4	1,825	28,500	1921
79	Wells Fargo Bank NA, San Francisco	United States	38,976,311,000t	18,888,382,000t	114	-35	389	20,833	1870
80	Kredietbank International Group, Brussels	Belgium	38,800,333,200s	25,317,633,000s	90	+10	861	12,144	1935
81	International Westminster Bank Plc, London	United Kingdom	38,720,214,000t	35,445,549,600t	70		N.A.	N.A.	1913
82	Banco di Santo Spirito, Rome	Italy	37,169,869,933s	26,083,860,000s	88	+6	237	6,058	1605
83	Bank Melli Iran, Tehran (g)	Iran	36,803,756,000	33,346,368,000	74		1,593	20,158	1928
84	Banque Bruxelles Lambert, Brussels (e)	Belgium	35,611,626,661s	27,033,690,827s	86	+2	985	11,817	1935
85	Westpac Banking Corp., Sydney (e)	Australia	34,715,900,719s	31,677,868,940s	80		1,954	33,815	1817
86	Toronto Dominion Bank	Canada	34,159,363,611s	34,758,160,901s	72		979	20,211	1955
87	First National Bank, Chicago	United States	33,207,022,000	32,546,217,000	78		18	13,884‡	1863
88	Creditanstalt-Bankverein, Vienna	Austria	33,142,153,000	24,371,783,310	93	+5	340	9,253	1855
89	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	32,912,583,600s	25,267,680,000s	91	+2	502	11,948	1927
90	State Bank of India, Bombay	India	32,834,053,800s	31,631,881,000s	81		11,171	280,023	1955
91	Credit Commercial de France, Paris	France	32,448,068,822s	21,636,437,340s	103	+12	8	12,504	1986
92	Hessische Landesbank-Girozentrale, Frankfurt	Germany	31,966,294,142s	24,527,599,120s	92		5	2,825	1953
93	Continental Illinois Nat'l Bank & Trust Co., Chicago	United States	31,210,460,000	29,514,489,000	84		14	9,477	1857
94	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	31,103,947,280s	26,005,400,036s	89		293	8,950	1958
95	Australia & New Zealand Banking Group, Ltd., Melbourne (e)	Australia	31,042,348,874s	26,774,252,724s	87		1,659	39,000	1835
96	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	30,969,000,000u	21,425,236,000s	105	-9	1,100	8,905	1865
97	Hokuriku Bank Ltd., Toyama (e)	Japan	29,420,044,049	20,530,928,160	108	-11	178	5,279	1977
98	Chiba Bank, Ltd. (e)	Japan	29,103,784,622	19,409,150,916	111	-13	162	5,235	1943
99	Banco Central, Madrid	Spain	28,483,247,800s	23,230,519,000s	97		2,825	24,592	1919
100	Skandinaviska Enskilda Banken, Stockholm	Sweden	28,352,265,200	23,069,046,200s	98		348	8,461	1972

(a) — Consolidated data if available are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at New York cable rate prevailing on date of bank's figures. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/86. (c) — Latest figures are for a different date than previous year. (d) — Or one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/86. (f) — Data are for 6/30/86. (g) — Latest data are prior to 6/30/86. (h) — A subsidiary of the $44.0 billion-asset Compagnie Financiere du Credit Industriel et Commercial. (q) — A subsidiary the $94.4 billion-asset Compagnie Financiere de Paribas, Paris, a financial holding company. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of the $12.5 billion-asset AI UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. (x) — A subsidiary of BCCI Holdings (Luxembourg) SA, a holding company with consolidated assets of $17.5 billion. (#) — Includes representative offices. (‡) — Data are for First Chicago Corp., the bank's parent holding company. * — Revised since publication on 7/31/87. N.A. — Not available.

The Top 100 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1986 or Nearest Fiscal Yearend

Compiled by American Banker Copyright 1987

Rank 12/86			Deposits 12/31/86 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/86 (Nation's Currency)	Deposits 12/31/85 (U.S. Dollars)	Rank 1985	Gain in Rank
1	Dai-Ichi Kangyo Bank Ltd., Tokyo (e)	Japan	186,029,628,653s	0.006479	¥28,712,707,000,000s	124,646,001,786s	1	
2	Fuji Bank, Ltd., Tokyo (e)	Japan	166,547,333,964s	0.006479	¥25,705,716,000,000s	109,736,033,706s	2	
3	Sumitomo Bank Ltd., Osaka(e)	Japan	164,507,271,797s	0.006479	¥25,390,843,000,000s	108,531,441,810s	3	
4	Mitsubishi Bank Ltd., Tokyo(e)	Japan	158,671,131,135s	0.006479	¥24,490,065,000,000s	102,814,108,272s	4	
5	Sanwa Bank Ltd., Osaka (e)	Japan	151,871,893,602s	0.006479	¥23,440,638,000,000s	99,050,501,070s	6	1
6	Norinchukin Bank, Tokyo(e)	Japan	144,233,722,754	0.006479	¥22,261,726,000,000	93,196,825,434	9	3
7	Industrial Bank of Japan, Ltd., Tokyo(e)	Japan	137,424,332,628s	0.006479	¥21,210,732,000,000s	89,741,305,206s	10	3
8	Credit Agricole Mutuel, Paris	France	133,396,066,200	0.156900	FF850,198,000,000	84,851,074,000u	14	6
9	Banque Nationale de Paris	France	121,830,138,297s	0.156900	FF776,482,717,000s	102,549,430,683s	5	
10	Deutsche Bank, Frankfurt	Germany	121,574,053,213s	0.520100	DM233,751,304,000s	88,167,830,612s	13	3
11	Credit Lyonnais, Paris	France	115,235,251,599s	0.156900	FF734,450,297,000s	95,744,060,216s	7	
12	Tokai Bank Ltd., Nagoya(e)	Japan	113,260,733,674s	0.006479	¥17,481,206,000,000s	73,969,406,928s	18	6
13	Mitsubishi Trust & Banking Corp., Tokyo(e)	Japan	110,529,232,627u	0.006479	¥17,059,613,000,000u	71,072,707,500u	21	8
14	Sumitomo Trust & Banking Co., Ltd., Osaka(e)	Japan	110,136,767,202u	0.006479	¥16,999,038,000,000u	70,333,357,050u	22	8
15	National Westminster Bank Plc, London	United Kingdom	107,831,802,000s	1.482000	P72,761,000,000s	89,262,720,000s	11	
16	Mitsui Bank, Ltd., Tokyo (e)	Japan	104,352,303,044	0.006479	¥16,106,236,000,000	71,461,629,198s	20	4
17	Citibank NA, New York	United States	102,933,000,000			94,386,000,000	8	
18	Societe Generale, Paris	France	99,084,964,111s	0.156900	FF631,516,661,000s	82,735,978,458s	15	
19	Mitsui Trust & Banking Co., Ltd., Tokyo(e)	Japan	98,919,395,905u	0.006479	¥15,267,695,000,000u	62,261,301,618u	25	6
20	Long-Term Credit Bank of Japan Ltd., Tokyo (e)	Japan	98,645,684,071u	0.006479	¥15,225,449,000,000u	68,159,086,164	23	3
21	Barclays Plc, London	United Kingdom	96,793,866,000s	1.482000	P65,313,000,000s	79,382,880,000s	16	
22	Dresdner Bank, Frankfurt	Germany	95,656,271,900s	0.520100	DM183,919,000,000s	72,569,889,976s	19	
23	Taiyo Kobe Bank, Ltd., Kobe(e)	Japan	91,240,394,399u	0.006479	¥14,082,481,000,000u	58,549,630,518u	29	6
24	Daiwa Bank, Ltd., Osaka(e)	Japan	88,296,103,555u	0.006479	¥13,628,045,000,000u	57,947,676,894u	31	7
25	Bank of Tokyo, Ltd.(e)	Japan	86,863,648,487s	0.006479	¥13,406,953,000,000s	62,439,328,602s	24	
26	Yasuda Trust & Banking Co. Ltd., Tokyo (e)	Japan	85,901,361,491	0.006479	¥13,258,429,000,000	53,582,328,864u	35	9
27	Union Bank of Switzerland, Zurich	Switzerland	81,743,463,927u	0.621000	SF131,631,987,000u	58,069,451,934u	30	3
28	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	77,975,856,000s	0.128500	H$606,816,000,000s	59,589,191,600s	27	
29	Bank of America NT&SA, San Francisco	United States	76,084,000,000			88,170,000,000	12	
30	Swiss Bank Corp., Basle	Switzerland	74,603,109,260u	0.621000	SF120,133,831,336u	54,393,992,137u	33	3
31	Commerzbank, Frankfurt	Germany	72,143,790,542s	0.520100	DM138,711,383,469s	52,858,677,550s	36	5
32	Toyo Trust & Banking Co. Ltd., Tokyo (e)	Japan	71,515,662,009	0.006479	¥11,038,071,000,000	43,355,427,120u	45	13
33	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	71,512,709,800s	0.520100	DM137,498,000,000s	54,014,176,000s	34	1
34	Nippon Credit Bank, Ltd., Tokyo(e)	Japan	68,801,207,211u	0.006479	¥10,619,109,000,000u	43,425,423,126u	44	10
35	Bayerische Vereinsbank, Munich	Germany	68,383,919,785s	0.520100	DM131,482,253,000s	50,862,422,000s	39	4
36	Midland Bank Plc, London	United Kingdom	68,293,524,000s	1.482000	P46,082,000,000s	75,543,840,000s	17	
37	Banca Nazionale del Lavoro, Rome	Italy	64,609,892,244s	0.000747	L86,492,492,964,240s	50,977,385,780s	38	1
38	Shoko Chukin Bank, Tokyo (e)	Japan	64,259,656,298	0.006479	¥9,918,144,204,000	41,011,812,252	48	10
39	Lloyds Bank Plc, London	United Kingdom	63,171,732,000s	1.482000	P42,626,000,000s	56,496,960,000s	32	
40	Chase Manhattan Bank NA, New York	United States	60,899,893,000			58,774,855,000	28	
41	Royal Bank of Canada, Montreal	Canada	60,645,504,466s	0.719800	C$84,253,271,000s	61,120,036,120s	26	
42	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	59,504,546,763s	0.520100	DM114,409,818,810s	44,079,975,000s	42	
43	Kyowa Bank, Ltd., Tokyo(e)	Japan	57,828,998,316s	0.006479	¥8,925,604,000,000s	39,167,333,532s	51	8
44	Credit Suisse, Zurich	Switzerland	57,277,935,000u	0.621000	SF92,235,000,000u	38,112,406,196u	53	9
45	Algemene Bank Nederland, Amsterdam	Netherlands	54,833,290,200s	0.460200	G119,151,000,000s	43,767,000,000s	43	
46	Bayerische Landesbank Girozentrale, Munich	Germany	54,559,121,921s	0.520100	DM104,901,215,000s	40,101,384,964u	49	3
47	Bank of Montreal	Canada	53,896,029,841s	0.719800	C$74,876,396,000s	52,227,487,138s	37	
48	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	52,916,557,200s	0.460200	G114,986,000,000s	40,050,000,000s	50	2
49	Saitama Bank Ltd., Urawa (e)	Japan	51,716,634,926s	0.006479	¥7,982,194,000,000s	36,761,022,486s	55	6
50	Rabobank Nederland, Utrecht	Netherlands	51,558,650,122s	0.460200	G112,035,311,000s	37,832,664,960s	54	4
51	Zenshinren Bank, Tokyo (e)	Japan	50,138,162,635	0.006479	¥7,738,565,000,000	29,723,955,912	70	19
52	Banca Commerciale Italiana, Milan	Italy	48,758,706,900s	0.000747	L65,272,700,000,000s	41,909,460,000s	46	
53	Canadian Imperial Bank of Commerce, Toronto	Canada	48,598,024,718s	0.719800	C$67,516,011,000s	46,446,512,074s	41	
54	Generale de Banque, Brussels	Belgium	47,733,849,600s	0.024800	BF1,924,752,000,000s	32,872,394,000s	63	9
55	Manufacturers Hanover Trust Co., New York	United States	46,117,000,000			47,293,025,000	40	
56	Norddeutsche Landesbank Girozentrale, Hannover	Germany	46,060,755,534s	0.520100	DM88,561,345,000s	31,838,605,000s	64	8
57	Istituto Bancario San Paolo di Torino, Turin	Italy	45,570,109,761s	0.000747	L61,004,163,000,000s	33,495,574,200s	61	4
58	Banco di Roma, Rome	Italy	45,089,069,400s	0.000747	L60,360,200,000,000s	31,752,513,000	66	8
59	Morgan Guaranty Trust Co., New York	United States	44,935,863,000			41,334,264,000	47	
60	Monte dei Paschi di Siena	Italy	44,697,269,783s	0.000747	L59,835,702,521,230s	33,676,345,734s	60	
61	Chuo Trust & Banking Co., Ltd., Tokyo(e)	Japan	43,566,253,775u	0.006479	¥6,724,225,000,000u	26,084,080,332u	74	13
62	Bank of Yokohama, Ltd. (e)	Japan	42,889,379,687s	0.006479	¥6,619,753,000,000s	28,476,245,070s	71	9
63	Credito Italiano, Milan	Italy	41,743,201,411s	0.000747	L55,881,126,386,580s	33,794,444,575s	59	
64*	Hokkaido Takushoku Bank, Ltd., Sapporo (e)	Japan	41,438,375,242u*	0.006479	¥6,395,798,000,000u	28,262,944,836u	72	8
65	Rafidain Bank, Baghdad	Iraq	41,142,034,096	3.200000	ID12,856,885,655	30,702,511,907	68	3
66	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	40,766,186,376s	0.000747	L54,573,208,000,000s	30,178,360,588s	69	3
67	Standard Chartered Bank, London	United Kingdom	40,479,644,400s	1.482000	P27,314,200,000s	35,224,272,000s	57	
68	Chemical Bank, New York	United States	39,163,000,000			35,961,297,000	56	
69	Bank of Nova Scotia, Toronto	Canada	38,402,067,075s	0.719800	C$53,351,024,000s	38,558,435,153s	52	
70	Banco di Napoli, Naples	Italy	38,397,409,679u	0.000747	L51,402,154,858,720u	26,474,202,600u	73	3
71	Banque Paribas, Paris	France	35,539,246,410s	0.156900	FF226,508,900,000s	24,231,250,848s	81	10
72	Kredietbank International Group, Brussels(c)	Belgium	34,734,056,700s	0.026700	BF1,300,901,000,000s	27,835,853,000s	85	13
73	Security Pacific National Bank, Los Angeles	United States	34,574,626,000			32,884,306,000	62	
74	Bankers Trust Co., New York	United States	34,162,759,000			30,777,741,000	67	
75	Deutsche Genossenschaftsbank, Frankfurt	Germany	33,923,983,324s	0.520100	DM65,225,886,029s	24,694,679,837s	76	1
76	Wells Fargo Bank NA, San Francisco	United States	33,286,916,000			15,130,243,000t	115	39
77	Banque Bruxelles Lambert, Brussels (e)	Belgium	31,634,086,614s	0.023600	BF1,340,427,398,896s	24,405,572,020s	79	2
78	Groupe Des Banques Populaires, Paris	France	31,066,200,000s	0.156900	FF198,000,000,000s	21,653,331,000s	88	10
79	Toronto Dominion Bank	Canada	30,729,419,438s	0.719800	C$42,691,608,000s	31,817,463,974s	65	
80	Hessische Landesbank-Girozentrale, Frankfurt	Germany	30,360,538,442s	0.520100	DM58,374,425,000s	23,203,336,057s	84	4
81	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	29,155,926,353s	0.520100	DM56,058,308,697s	24,548,462,580s	77	
82	Banque Indosuez, Paris	France	28,124,466,210s	0.156900	FF179,250,900,000s	20,739,887,000s	89	7
83	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	27,947,485,800s	0.460200	G60,729,000,000s	21,933,360,000s	87	4
84	Banco do Brasil, Brasilia	Brazil	27,471,479,199s	0.069500	BC395,273,082,000s	22,801,107,780s	86	2
85	Bank Melli Iran, Tehran(g)	Iran	27,366,900,000	0.011000	Ri2,487,900,000,000	24,459,424,000	78	
86	State Bank of India, Bombay	India	26,301,069,600s	0.076600	InR343,356,000,000s	24,740,308,000s	75	
87	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	26,279,840,800u	0.024800	BF1,059,671,000,000u	18,133,980,000s	97	10
88	Banco Central, Madrid	Spain	25,407,503,240s	0.007630	SP3,329,948,000,000s	20,541,904,500s	90	2
89	Credit Commercial de France, Paris	France	25,347,875,318s	0.156900	FF161,554,336,000s	16,512,123,964s	104	15
90	Hokuriku Bank Ltd., Toyama (e)	Japan	25,063,182,188	0.006479	¥3,868,372,000,000	18,191,416,554	96	6
91	Westpac Banking Corp., Sydney(e)	Australia	24,946,078,987s	0.629000	A$39,659,903,000s	23,261,880,538s	83	
92	First National Bank, Chicago	United States	24,909,690,000			24,334,226,000	80	
93	Chiba Bank, Ltd. (e)	Japan	24,846,666,966	0.006479	¥3,834,954,000,000	17,005,518,324	101	8
94	Joyo Bank, Ltd., Mito(e)	Japan	24,376,317,482	0.006479	¥3,762,358,000,000	16,303,055,074	107	13
95	Shizuoka Bank Ltd. (e)	Japan	24,250,553,613	0.006479	¥3,742,947,000,000	16,166,676,492	108	13
96	Australia & New Zealand Banking Group, Ltd., Melbourne (e)	Australia	23,969,248,906s	0.629000	A$38,106,914,000s	23,800,314,565s	82	
97	Ashikaga Bank, Ltd., Utsunomiya(e)	Japan	22,800,423,833	0.006479	¥3,519,127,000,000	15,193,095,264	114	17
98	International Westminster Bank Plc, London	United Kingdom	22,481,940,000t	1.482000	P15,170,000,000t	20,512,114,560t	91†	
99	Creditanstalt-Bankverein, Vienna	Austria	21,854,135,710	0.073700	AS296,528,300,000	16,146,457,200	109	10
100	PKbanken, Stockholm	Sweden	21,250,434,800s	0.148400	SK143,197,000,000s	17,367,009,200s	99	

(a) — Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. Unless otherwise noted after the name of the bank, all figures are for fiscal year after 9/30/86. (c) — Latest figures are for a different date than previous year. (d) — Or date one year prior to latest figures unless otherwise noted after name of bank. (e) — Data are for 9/30/86. (f) — Data are for 6/30/86. (g) — Latest data are prior to 6/30/86. (h) — A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. (q) — A subsidiary of Compagnie Financiere de Paribas, Paris, a financial holding company. (s) — Consolidated data. (t) — Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u) — Data are not consolidated for affiliates more than 50% owned. (w) — Member of AmUBAF Banking Group. Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. (x) — A subsidiary of BCCI Holdings (Luxembourg) SA, a holding company with consolidated deposits of $15.6 billion. (†) — Rank based on revised deposit total for 1985. (‡) — The 1985 data were not available last year. Rank bank would have had if it had been included in the listing. * — Revised since publication on 7/31/87. N.A. — Not available.

The Top Banking Companies in the World

Bank Holding Companies, Commercial Banks, and Savings Banks with Assets of $25 Billion or More on 12/31/86

Compiled by American Banker Copyright 1987

Rank 12/86	Name of Banking Company	Country	Total Assets 12/31/86	Total Assets 12/31/85	Rank 12/85	Gain in Rank	Name of Holding Company's Lead Bank (Name of Non-U.S. Bank's Top U.S. Bank Subsidiary)	Rank Among Top World Banks (a) Deposits	Rank Among Top World Banks (a) Assets
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan (e)	239.580	158.265	2	+1	(Dai-Ichi Kangyo Bank of Calif., Los Angeles)		
2	Fuji Bank,Ltd.,Tokyo	Japan (e)	212.441	142.674	3	+1	(Fuji Bank & Trust Co., New York)	575	602
3	Sumitomo Bank Ltd., Osaka	Japan (e)	205.126	135.908	4	+1	(Sumitomo Bank of Calif., San Francisco)	572	628
4	Mitsubishi Bank Ltd., Tokyo	Japan (e)	203.806	133.450	5	+1	(Bank of California NA, San Francisco)	606	569
5	Sanwa Bank Ltd., Osaka	Japan (e)	191.362	123.481	8	+ 3	(Golden State Sanwa Bank, San Francisco)		
6	Citicorp, New York	United States	191.355	167.201	1		Citibank NA, New York	17	9
7	Norinchukin Bank, Tokyo	Japan (e)	161.569	106.336	11	+ 4		6	6
8	Industrial Bank of Japan, Ltd., Tokyo	Japan (e)	160.837	103.165	13	+ 5	(Industrial Bk of Japan Tr. Co., New York)	566	564
9	Credit Agricole Mutuel, Paris	France (t)	156.382	123.581	7			8	8
10	Banque Nationale de Paris	France	143.685	123.772	6		(Bank of the West, San Francisco)	992	
11	Tokai Bank Ltd., Nagoya	Japan (e)	137.789	90.770	17	+ 6	(Tokai Bank of Calif., Los Angeles)		
12	Credit Lyonnais, Paris	France	133.765	112.084	10			11	12
13	Deutsche Bank, Frankfurt	Germany	133.048	96.390	15	+ 2		10	13
14	Mitsui Bank, Ltd., Tokyo	Japan (e)	131.406	88.841	18	+ 4	(Mitsui Manufacturers Bank, Los Angeles)	833	886
15	Mitsubishi Trust & Banking Corp., Tokyo	Japan (e,u)	125.033	80.574	21	+ 6		13	15
16	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan (e,u)	124.085	79.216	22	+ 6		14	16
17	National Westminster Bank Plc, London	United Kingdom	123.488	104.354	12		(National Westminster Bank USA, New York)	220	228
18	Societe Generale, Paris	France	117.496	98.175	14			18	18
19	Barclays Plc, London	United Kingdom	117.007	93.878	16		(Barclays Bank of New York NA)	749	758
20	Taiyo Kobe Bank, Ltd., Kobe	Japan (e,u)	115.952	74.785	26	+ 6		23	20
21	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan (e,u)	114.979	73.099	30	+ 9		19	21
22	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan (e,s)	114.971	79.184	23	+ 1		20	22
23	Bank of Tokyo, Ltd.	Japan (e)	111.455	78.495	24	+ 1	(Bank of Tokyo Trust Co., New York)	372	425
24	Daiwa Bank, Ltd., Osaka	Japan (e,u)	102.338	67.102	35	+11	(Daiwa Trust Co., New York)	978	957
25	BankAmerica Corp., San Francisco	United States	102.204	114.751	9		Bank of America NT & SA, San Francisco	29	29
26	Dresdner Bank, Frankfurt	Germany	102.137	76.913	25			22	25
27	Yasuda Trust & Banking Co., Ltd., Tokyo	Japan (e,t)	100.853	62.918	38	+11		26	26
28	American Express Co., New York	United States	99.476	74.777	27		American Express Bank Ltd., New York	154	154
29	Union Bank of Switzerland, Zurich	Switzerland (u)	94.496	67.774	32	+ 3		27	27
30	Compagnie Financiere de Paribas, Paris	France	94.433	73.312	29		Banque Paribas, Paris	70	75
31	Chase Manhattan Corp., New York	United States	92.147	84.865	19		Chase Manhattan Bank NA, New York	40	37
32	Hongkong & Shanghai Banking Corp.	Hong Kong	90.863	68.955	31		(Marine Midland Bank NA, Buffalo, N.Y.)	125	125
33	Swiss Bank Corp., Basle	Switzerland (u)	85.591	62.175	39	+ 6		30	30
34	Toyo Trust & Banking Co., Ltd., Tokyo	Japan (e,t)	80.764	48.012	55	+21		32	31
35	Midland Bank Plc, London	United Kingdom	78.796	83.627	20			36	32
36	Nippon Credit Bank., Ltd., Tokyo	Japan (e,u)	77.883	50.038	50	+14		34	33
37	Commerzbank, Frankfurt	Germany	76.980	56.068	44	+ 7		31	34
38	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	76.961	58.042	42	+ 4		33	35
39	Banca Nazionale del Lavoro, Rome	Italy	75.899	59.323	40	+ 1		37	36
40	J.P. Morgan & Co., Inc., New York	United States	74.643	67.611	33		Morgan Guaranty Trust Co., New York	59	44
41	Manufacturers Hanover Corp., New York	United States	72.918	74.359	28		Manufacturers Hanover Trust Co., New York	55	51
42	Bayerische Vereinsbank, Munich	Germany	72.803	54.110	46	+ 4		35	38
43	Kyowa Bank, Ltd., Tokyo	Japan (e)	72.398	48.325	51	+ 8	(Kyowa Bank of Calif., Los Angeles)		
44	Shoko Chukin Bank, Tokyo	Japan (e)	71.193	45.389	59	+15		38	40
45	Lloyds Bank Plc, London	United Kingdom	70.883	63.084	37		(Lloyds Bank California, Los Angeles)		
46	Banco do Brasil, Brasilia	Brazil	69.581	58.241	41			84	42
47	Royal Bank of Canada, Montreal	Canada	67.783	67.219	34		(Royal Bank & Trust Co., New York)		
48	Algemene Bank Nederland, Amsterdam	Netherlands	67.337	51.236	48		(LaSalle National Bank, Chicago)		954
49	Sears, Roebuck & Co., Inc., Chicago	United States	65.995	66.417	36		Sears Savings Bank, Glendale	378	368
50	Credit Suisse, Zurich	Switzerland(u)	64.423	43.090	62	+12		44	46
51	Rabobank Nederland, Utrecht	Netherlands	64.285	47.428	56	+ 5		50	47
52	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	63.994	48.188	52			48	48
53	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	62.555	46.033	58	+ 5		42	49
54	Security Pacific Corp., Los Angeles, Calif.	United States	61.651	52.285	47		Security Pacific National Bank, Los Angeles	72	70
55	Saitama Bank Ltd., Urawa	Japan (e)	61.244	43.173	61	+ 6		49	50
56	Istituto Bancario San Paolo di Torino, Turin	Italy	59.433	42.483	64	+ 8	(First Los Angeles Bank)		
57	Bank of Montreal	Canada	59.417	57.205	43		(Harris Trust & Savings Bank, Chicago)	317	297
58	Chemical New York Corp.	United States	58.713	54.381	45		Chemical Bank, New York	67	55
59	Deutsche Genossenschaftsbank, Frankfurt	Germany	57.983	42.247	65	+ 6		74	54
60	Bayerische Landesbank Girozentrale, Munich	Germany (t)	56.396	42.137	66	+ 6		46	56

Included in this listing are bank holding companies, commercial banks, and savings banks with total assets— excluding contra accounts and contingent liabilities— of $25 billion or more on Dec. 31, 1986, or nearest fiscal yearend. Excluded are the subsidiary banks of the holding companies and banks in the listing. The total assets of foreign banks are converted into dollars using the New York cable rate prevailing on Dec. 31, 1986, or date of figures. Unless otherwise noted after the name of the country, the data are consolidated to include subsidiaries more than 50% owned and are for fiscal year ending after 9/30/86. **(a)** — Holding companies are excluded from the listings of the top world banks. For the holding companies in this listing, the ranks shown are for their respective lead banks. For non-U.S. banks that own U.S. banks, the ranks shown are for their top U.S. bank subsidiary that was ranked among the top banks in the world. **(c)** — Latest figures are for a different date than previous year. **(e)** — Data are for Sept. 30, 1986. **(s)** — The 1985 data were consolidated to include subsidiaries more than 50% owned, but 1986 data were unconsolidated. **(t)** — The 1986 data were consolidated to include subsidiaries more than 50% owned, but 1985 data were unconsolidated. **(u)** — All data for both 1986 and 1985 were not consolidated to include subsidiaries more than 50% owned.

THE BANKING FORUM
Ideas and issues in banking today.

WOULD A NINE YEAR OLD UNDERSTAND WHAT YOUR BANK STANDS FOR?

Imagine a season where every game is played on your home field. That's the advantage your bank enjoys when you add positioning to your marketing mix.

What is positioning?

Positioning is the **"secret weapon"** every successful bank uses to gain the greatest advantage in the battle for a prospect's mind.

How does positioning help?

Positioning lets prospects know what your bank stands for. Not what it does ... not who you are ... but what your bank **means**. This is important because the major marketing challenge every bank faces is **differentiation**.

Positioning helps you nail down an identity that no competitor can steal. Through positioning you reserve an important place in your prospect's mind. You enjoy a positive image **before** you solicit his business.

Easy for some. Impossible for others.

The concept of positioning is simple.

First you select, through a process of analysis, the **single** attribute which makes your bank better from your **prospect's point of view**.

This is easy for some. Impossible for others. Because in order to grasp one identity firmly, you may have to let several others go.

In positioning, you set the rules. Stack the odds in your favor.

To pinpoint your bank's strength, you may have to rearrange the way the market is viewed. Don't be shy about doing this. In positioning, you set the standards by which your bank is judged.

You may redefine your market by geography. Or by a service in which your organization excels. You can even promote a unique product which your bank alone can offer.

Make sure your bank enjoys preeminence in one particular niche. The vital thing is to be able to assume the **first position** in a specific category your customer truly needs.

Confusion is the enemy.

In positioning, confusion is the enemy. Simplicity is the ally.

Oversimplify your message, and it can be understood through the din of your competitors. Complicate your message, and no one will hear.

The acid test: if a nine year old cannot understand what your bank stands for, chances are no one else will understand either!

Hammer home the point.

After you have defined your advantage, communicate this advantage to your market. Make your bank's position the touchstone of every promotional effort. In essence, hammer home the point! This takes dedication and faith.

Your CEO may desire a change in your marketing program long before your prospects do. Your advertising people may grow bored with your strategy long before your market does. Your marketing manager may become tired of this tactic sooner than your customers do.

But steadfastness pays off. Your bank grows in stature because everyone **knows** exactly what it stands for, **including the people who work for you**.

Inflated egos are a dime a dozen. But they can cost your bank a fortune!

Take a long, hard look at your bank's current marketing program. Ask yourself, "what does my bank stand for?"

If the answer sounds like a doctoral thesis, your marketing efforts may be costing your bank a fortune in more ways than one!

To achieve success, a positioning program requires a major commitment by senior management. To get it, everyone must approve of the concept—everyone must agree with the strategy. Is that possible in your bank?

Positioning enables you to favorably affect the way your bank is perceived within your prospect's mind, because positioning affects the way your promotional efforts are **received**! This is an essential step towards profitable business growth.

POLK'S BANK DIRECTORY

The Banking Forum explores timely topics in bank management, marketing, technology and ethics. Your comments and suggestions are invited.

For a FREE copy of our privately commissioned marketing white paper ***Dominant Bank Positioning***, please send your request on your letterhead to Charles Haden at the address shown below.

Paid for by: R. L. Polk & Co.; P.O. Box 305100; Nashville, TN 37230-5100;
Telephone: 615/889-3350.

The Top Banking Companies in the World

Bank Holding Companies, Commercial Banks, and Savings Banks with Assets of $25 Billion or More on 12/31/86

Compiled by American Banker Copyright 1987

Rank 12/86	Name of Banking Company	Country	Total Assets 12/31/86	12/31/85	Rank 12/85	Gain in Rank	Name of Holding Company's Lead Bank (Name of Non-U.S. Bank's Top U.S. Bank Subsidiary)	Rank Among Top World Banks (a) Deposits	Assets
61	Bank of Yokohama, Ltd.	Japan (e)	55,999	34,848	77	+16		62	57
62	Banca Commerciale Italiana, Milan	Italy	55,595	46,562	57		(Long Island Tr. Co. NA, Garden City, New York‡)	853	883
63	First Interstate Bancorp., Los Angeles	United States	54,821	48,036	54		First Interstate Bank of Calif., Los Angeles	117	124
64	Zenshinren Bank, Tokyo	Japan (e)	54,293	32,105	82	+18		51	59
65	Canadian Imperial Bank of Commerce, Totonto	Canada	54,261	51,126	49		(Calif. Canadian Bank, San Francisco)		
66	Bankers Trust New York Corp.	United States	53,735	48,074	53		Bankers Trust Co., New York	73	53
67	Monte dei Paschi di Siena	Italy	53,635	39,625	69	+ 2		60	61
68	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	53,547	39,604	70	+ 2		65	62
69	Banco di Roma, Rome	Italy	52,752	38,806	71	+ 2	(Banco di Roma (Chicago)		
70	Compagnie Financiere de Suez, Paris	France	52,300	40,001	68		Banque Indosuez, Paris	82	76
71	Hokkaido Takushoku Bank Ltd., Sapporo	Japan (e,u)	51,297•	35,979	75	+ 4		64	65
72	Generale de Banque, Brussels (b)	Belgium	51,025	34,664	79	+ 7		54	65
73	Norddeutsche Landesbank Girozentrale, Hannover	Germany	49,065	37,880	73			56	66
74	Chuo Trust & Banking Co., Ltd., Tokyo	Japan (e,u)	48,854	29,024	90	+16		61	67
75	Standard Chartered Plc, London	United Kingdom	47,757	41,520	67		Standard Chartered Bank, London (Union Bank, Los Angeles)	66 236	68 258
76	Credito Italiano, Milan	Italy	47,125	37,484	74			63	69
77	Banco di Napoli, Naples	Italy (u)	45,141	30,345	87	+10		69	71
78	Wells Fargo & Co., San Francisco	United States	44,319	29,175	89	+11	Wells Fargo Bank NA, San Francisco	75	78
79	Compagnie Financiere de Credit Industriel et Commercial, Paris	France	44,019	35,472	76		Credit Industrial et Commercial, Paris	151	168
80	Rafidain Bank, Baghdad	Iraq	43,979	33,215	81	+ 1		64	72
81	Banco Espanol de Credito, Madrid	Spain	43,876	44,560	60			110	73
82	Bank of Nova Scotia, Toronto	Canada	43,814	42,693	63		(Scotiabank de Puerto Rico, San Juan)		
83	Group des Banques Populaires, Paris	France	39,696	30,435	86	+ 3		77	77
84	Kredietbank International Group, Brussels	Belgium	38,800	25,318	96	+12		71	79
85	First Chicago Corp.	United States	38,638	38,042	72		First National Bank, Chicago	92	87
86	Banco di Santo Spirito, Rome	Italy	37,170	26,084	94	+ 9		142	81
87	Bank Melli Iran, Tehran	Iran	36,804	33,346	80			85	83
88	Banque Bruxelles Lambert, Brussels	Belgium (e)	35,612	27,034	92	+ 4		76	84
89	Wespac Banking Corp., Sydney	Australia (e)	34,716	31,678	83			91	85
90	Toronto Dominion Bank	Canada	34,159	34,758	78		(Toronto Dominion B&T Co., New York)		
91	Mellon Bank Corp. Pittsburgh	United States	33,984	31,170	85		Mellon Bank NA, Pittsburgh	140	116
92	Bank of Boston Corp.	United States	33,427	27,639	91		First National Bank, Boston	131	111
93	Creditanstalt-Bankverein, Vienna	Germany	33,142	24,372				99	86
94	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	32,913	25,268	97	+ 3		83	89
95	State Bank of India, Bombay	India	32,834	31,632	84			86	90
96	Credit Commercial de France, Paris	France	32,448	21,636				89	91
97	Continental Illinois Corp., Chicago	United States	32,021	29,890	88		Continental Illinois NB&T Co., Chicago	112	93
98	Hessische Landesbank-Girozentrale, Frankfurt	Germany	31,966	24,528				79	92
99	Bank fuer Gemeinwirtschaft, Frankfurt	Germany	31,104	26,005	95			81	94
100	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia (e)	31,042	26,774	93			96	95
101	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium (s)	30,969	21,425				87	96
102	Hokuriku Bank Ltd., Toyama	Japan (e)	29,420	20,531				90	97
103	Chiba Bank Ltd.	Japan (e)	29,104	19,409				93	98
104	Banco Central, Madrid	Spain	28,483	23,231			Banco Central of New York	88	99
105	Skandinaviska Enskilda Banken, Stockholm	Sweden	28,352	23,069				103	100
106	Joyo Bank Ltd., Mito	Japan (e)	27,826	18,338				94	101
107	Shizuoka Bank Ltd.	Japan (e)	27,796	18,368				95	102
108	Cassa di Risparmio di Roma, Rome	Italy	27,479	9,646				164	103
109	Great Western Bank FSB, Beverly Hills	United States	27,405	0				116	104
110	NCNB Corp., Charlotte	United States	27,306	19,448			NCNB National Bank of N. Carolina, Charlotte	201	180
111	First Bank System, Minneapolis	United States	27,226	24,846			First National Bank, Minneapolis	327	249
112	First Union Corp., Charlotte	United States	26,650	19,869			First Union National Bank, Charlotte	256	159
113	Banque Francaise du Commerce Exterieur, Paris	France	26,478	24,160				212	105
114	PKbanken, Stockholm	Sweden	26,375	20,845				100	106
115	Bank Hapoalim, Tel-Aviv	Israel	26,287	22,401				118	107
116	SunTrust Banks, Inc., Atlanta	United States	26,023	19,406†			Trust Company Bank, Atlanta	523	421
117	Sparbankernas Bank, Stockholm	Sweden	25,678	17,337				248	108
118	Ashikaga Bank Ltd., Utsunomiya	Japan (e)	25,670	17,041				97	109

Included in this listing are bank holding companies, commercial banks, and savings banks with total assets — excluding contra accounts and contingent liabilities — of $25 billion or more on Dec. 31, 1986, or nearest fiscal yearend. Excluded are the subsidiary banks of the holding companies and banks in the listing. The total assets of foreign banks are converted into dollars using the New York cable rate prevailing on Dec. 31, 1986, or date of figures. Unless otherwise noted after the name of the country the data are consolidated to include subsidiaries more than 50% owned and are for fiscal year ending after 9/30/86. **(a)** — Holding companies are excluded from the listings of the top world banks. For the holding companies in this listing, the ranks shown are for their respective lead banks. For non-U.S. banks that own U.S. banks, the ranks shown are for their top U.S. bank subsidiary that was ranked among the top banks in the world. **(b)** — Also known as Generale Banque. Formerly called Societe Generale de Banque. **(c)** — Latest figures are for a different date than previous year. **(e)** — Data are for Sept. 30, 1986. **(s)** — The 1985 data were consolidated to include subsidiaries more than 50% owned, but 1986 data were unconsolidated. **(u)** — The 1986 data were consolidated to include subsidiaries more than 50% owned, but 1985 data were unconsolidated. **(w)** — All data for both 1986 and 1985 were not consolidated to include subsidiaries more than 50% owned. **(†)** —Includes contra accounts. **(‡)**— Bank was sold to Bank of New York in Feb. 1987. **(•)**— Revised since publication on 7.31.87.

Are you reading someone else's American Banker?

Isn't it time you had your own?

If you are a hands-on leader who appreciates fast, reliable performance, you can't beat American Banker for dependability. As a comprehensive banking information resource, there is no better value anywhere. American Banker gives you the largest, most timely selection of banking industry news, enabling you to make informed decisions for your bank. It's time you had your own subscription.

American Banker
One State Street Plaza
New York, NY 10004-1549

Subscribe to America's fastest source of banking news.

☐ **YES!**
Enter my personal subscription to AMERICAN BANKER for one year, 250 daily issues, at $525. (That's less than $11 a week for the most important resource I can buy: strategic information.)

☐ I prefer a 6-month trial subscription at $275.
☐ Payment enclosed
☐ Bill me
☐ Bill my company

Name _____ Title _____
Firm _____
Street _____
City _____ State _____ Zip _____
Telephone _____

Send to:
American Banker • One State Street Plaza • New York, NY 10004

Prices valid in 1989

Top 200 Thrifts in the United States

Ranked by Assets on Dec. 31, 1986 (Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1987

Rank 12/86		Assets 12/31/86	Assets 12/31/85	Rank 12/85	Gain
1	American Savings & Loan Assn., Stockton, Calif.	33,933,294	27,364,650	1	
2	Home Savings of America, FA, Irwindale, Calif.	27,785,661	26,746,193	2	
3	Great Western Bank, FSB, Beverly Hills	27,405,368	25,049,203	3	
4	California Fed. Savings & Loan Assn., Los Angeles	20,540,400	18,002,000	4	
5	Meritor Savings Bank, Philadelphia	18,447,272	17,153,011	5	
6	Glendale Federal Savings & Loan Assn., Calif.	17,451,589	14,751,119	6	
7	First Nationwide Bank, FSB, San Francisco	15,044,316	11,572,000	8	+1
8	Goldome FSB, Buffalo, N.Y. (a)	14,669,199	(b)		
9	Great American First Savings Bank, San Diego, Calif.	13,064,815	8,271,797	13	+4
10	World Savings, FS&LA, Oakland, Calif.	12,439,262	12,134,626	7	
11	Home Fed. Savings & Loan Assn. of San Diego, Calif.	12,074,620	10,018,646	11	
12	Gibraltar Savings, Beverly Hills	11,406,157	9,539,324	12	
13	First Federal of Michigan, Detroit	11,271,916	10,195,908	10	
14	City Federal Savings Bank, Elizabeth, N.J.	10,728,053	8,224,809	15	+1
15	Columbia Savings & Loan Assn., Beverly Hills	10,222,652	6,463,336	19	+4
16	CrossLand Savings FSB, Brooklyn, New York	10,095,697	8,022,494	16	
17	Coast Savings & Loan Assn., Los Angeles	9,725,362	7,385,465	17	
18	Imperial Savings Assn., San Diego, Calif.	8,911,820	7,251,902	18	
19	Dime Savings Bank of New York FSB	8,366,595	8,261,799	14	
20	Anchor Savings Bank FSB, Northport, N.Y.	7,359,381	6,418,498	20	
21	Standard Federal Bank, Troy, Mich.	6,736,681	5,395,608	26	+5
22	Sears Savings Bank, Glendale, Calif.	6,577,588	6,157,387	21	
23	TCF Banking & Savings, FA, Minneapolis	6,517,650	5,498,897	25	+2
24	Bowery Savings Bank, New York	6,303,938	5,701,143	24	
25	Empire of America FSB, Buffalo, N.Y. (c)	6,301,574	5,950,535	23	
26	MeraBank, FSB, Phoenix, Ariz.	6,257,802	5,219,438	27	+1
27	ConTrust Savings Bank, Miami	6,167,085	4,809,878	32	+5
28	Franklin Savings Assn., Ottawa, Kan.	6,036,487	3,161,680	57	+29
29	United Savings Assn., Houston	5,988,586	4,755,945	34	+5
30	Atlantic Financial Federal, Bala Cynwyd, Pa.	5,979,325	4,412,520	41	+11
31	Northeast Savings, FA, Hartford, Conn.	5,845,804	4,492,075	39	+8
32	Talman Home Federal Savings & Loan Assn., Chicago	5,699,630	6,057,503	22	
33	Long Island Savings Bank FSB, Syosset, N.Y.	5,635,827	4,710,782	35	+2
34	Western Savings & Loan Assn., Phoenix, Ariz.	5,593,206	4,808,899	33	
35	Carteret Savings Bank, FA, Morristown, N.J.	5,541,090	5,128,656	29	
36	Citicorp Savings of Illinois, FS&LA, Chicago	5,527,563	4,507,955	38	+2
37	Homestead Savings, FS&LA, San Francisco	5,492,380	4,642,653	37	
38	Florida Federal Savings & Loan Assn., St. Petersburg	5,464,673	5,174,880	28	
39	Washington Mutual Savings Bank, Seattle	5,392,597	4,238,063	43	+4
40	Transohio Savings Bank, FSB, Cleveland	5,062,000	3,211,559	56	+16
41	Citicorp Savings, FS&LA, San Francisco	4,978,642	4,408,892	42	+1
42	People's Bank, Bridgeport, Conn.	4,956,668	4,235,914	44	+2
43	Bright Banc Savings Assn., Dallas	4,901,080	2,510,626	80	+37
44	Gibraltar Savings Assn., Houston	4,707,511	5,066,738	30	
45	Santa Barbara Savings & Loan Assn., Calif.	4,556,652	3,150,317	58	+13
46	First Federal Savings & Loan Assn., Rochester, N.Y.	4,540,240	4,653,501	36	
47	Benjamin Franklin Federal S & L Assn., Portland, Ore.	4,430,536	4,081,267	45	
48	Perpetual Savings Bank, FSB, McLean, Va.	4,407,268	4,048,088	46	
49	Dollar-Dry Dock Savings Bank, Bronx, New York	4,365,459	4,853,808	31	
50	Howard Savings Bank, Newark, N.J.	4,294,392	3,656,405	50	
51	Pacific First Federal Savings Bank, Tacoma, Wash.	4,096,568	3,356,279	52	+1
52	Community Federal Savings & Loan Assn., St. Louis, Mo.	4,030,483	3,740,121	48	
53	AmeriFirst Federal Savings & Loan Assn., Miami	4,016,949	4,428,859	40	
54	University Savings Assn., Houston	3,935,592	3,887,842	47	
55	American Savings Bank FSB, New York	3,833,200	3,613,506	51	
56	First Texas Savings Assn., Dallas	3,662,639	3,716,266	49	
57	Lincoln Savings & Loan Assn., Irvine, Calif.	3,605,217	3,211,758	55	
58	Emigrant Savings Bank, New York	3,514,357	3,270,834	53	
59	Old Stone Bank FSB, Providence, R.I.	3,512,277	2,796,248	70	+11
60	Bank Western FSB, Denver	3,508,319	2,951,439	64	+4
61	Commercial Federal Savings & Loan Assn., Omaha, Neb.	3,329,508	2,874,891	67	+6
62	Seamen's Bank for Savings FSB, New York	3,315,240	3,105,406	60	
63	Farm & Home Savings Assn., Nevada, Mo.	3,298,358	2,805,578	69	+6
64	Fidelity Federal S & L Assn., Glendale, Calif.	3,294,905	3,143,051	59	
65	Midwest Federal Savings & Loan Assn., Minneapolis	3,254,372	3,009,841	62	
66	Georgia Federal Bank, FSB, Atlanta	3,214,514	2,787,170	71	+5
67	Sunbelt Savings Assn., Dallas	3,195,492	2,999,870	63	
68	Rochester Community Savings Bank, N.Y.	3,137,856	2,906,662	65	
69	Green Point Savings Bank, Brooklyn, New York	3,091,464	2,645,874	74	+5
70	First Minnesota Savings Bank FSB, St. Paul	3,040,030	3,068,201	61	
71	Fe West Savings & Loan Assn., Newport Beach, Calif.	3,025,187	2,425,985	87	+16
72	Manhattan Savings Bank, New York	3,018,623	2,875,204	66	
73	Society for Savings, Hartford, Conn.	2,948,366	2,506,751	81	+8
74	Citicorp Savings of Florida, FS&LA, Miami	2,947,940	3,270,777	54	
75	Guarantee Savings, FS&LA, Fresno, Calif.	2,895,979	2,822,090	68	
76	Chevy Chase Savings Bank, FSB, Md.	2,790,560	2,257,602	96	+20
77	Hudson City Savings Bank, Paramus, N.J.	2,741,932	2,521,071	78	+1
78	Empire of America FSB, Fort Worth, Tex. (c)	2,740,659	2,619,632	75	
79	Columbia Savings, FS&LA, Denver	2,718,020	2,486,101	85	+6
80	San Jacinto Savings Assn., Houston	2,709,356	2,504,411	82	+2
81	Apple Bank For Savings, New York	2,699,331	1,766,647	129	+48
82	Hill Financial Savings Assn., Red Hill, Pa.	2,696,861	2,324,000	93	+11
83	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	2,691,794	2,404,506	88	+5
84	Valley Federal S & L Assn., Van Nuys, Calif.	2,661,455	2,493,445	83	
85	San Antonio Savings Assn., Tex.	2,611,999	2,306,980	95	+10
86	American Savings & Loan Assn. of Florida, Miami	2,610,774	2,693,681	73	
87	Citizens Federal Savings & Loan Assn., Miami	2,599,102	1,993,821	115	+28
88	Guardian Savings & Loan Assn., Houston	2,589,666	2,511,547	79	
89	Astoria Federal Savings & Loan Assn., Queens, N.Y.	2,571,270	2,194,045	101	+12
90	Pima Savings & Loan Assn., Tucson, Ariz.	2,564,031	2,087,918	106	+16
91	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	2,535,435	2,077,723	108	+17
92	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,494,515	2,310,038	94	+2
93	Downey Savings & Loan Assn., Costa Mesa, Calif.	2,481,734	2,612,203	76	
94	First Federal Savings & Loan Assn., Pittsburgh	2,476,943	2,210,323	99	+5
95	East River Savings Bank, New York	2,453,118	2,078,269	107	+12
96	Horizon Financial, FA, Southampton, Pa.	2,419,515	2,027,276	112	+16
97	Fortune Financial Group, Inc., Clearwater, Fla.	2,415,876	2,040,467	110	+13
98	St. Paul Federal Bank for Savings, Chicago	2,395,382	2,099,113	105	+7
99	Dollar Bank FSB, Pittsburgh	2,380,196	2,385,031	89	
100	Mercury Savings, FS&LA, Huntington Beach, Calif.	2,372,705	2,155,543	102	+2
101	Coral Gables Federal Savings & Loan Assn., Fla.	2,369,787	2,352,253	92	
102	San Francisco Federal Savings & Loan Assn.	2,345,742	1,925,277	120	+18
103	Williamsburgh Savings Bank, Brooklyn, New York	2,330,027	2,354,371	91	
104	Lincoln Savings Bank FSB, New York	2,306,923	2,233,817	97	
105	Greater New York Savings Bank, New York	2,290,945	2,487,000	84	
106	Citizens Federal Savings & Loan Assn., Dayton, Ohio	2,261,116	2,003,343	114	+8
107	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	2,246,578	1,722,620	135	+28
108	Far West Federal Bank, Portland, Ore.	2,239,550	2,230,515	98	
109	Freedom Savings & Loan Assn., Tampa, Fla.	2,174,584	2,597,663	77	
110	Household Bank FSB, Westminster, Calif.	2,121,451	1,200,431	205	+95
111	Albuquerque Federal Savings & Loan Assn., N.M.	2,099,826	1,721,740	136	+25
112	Southwest Savings & Loan Assn., Phoenix, Ariz.	2,082,141	2,036,209	111	
113	Empire Savings Building & Loan Assn., Denver	2,079,496	1,954,995	117	+4
114	Sacramento Savings & Loan Assn., Calif.	2,064,692	1,591,201	149	+35
115	Investors Savings & Loan Assn., Millburn, N.J.	2,056,799	2,049,237	109	
116	Fulton Beneficial Savings & Loan Assn., Atlanta	2,028,952	1,950,193	112	+2
117	Pioneer Savings Bank, Clearwater, Fla.	2,018,388	1,969,731	115	
118	Champion Federal S & L Assn., Bloomington, Ill.	1,975,378	1,774,786	127	+9
119	Beverly Hills Savings, FS&LA	1,961,792	2,474,928	86	
120	Benjamin Franklin Savings Assn., Houston	1,937,982	2,022,366	113	
121	Citizens Savings Bank FSB, Providence, R.I.	1,927,340	1,479,207	161	+40
122	Boston Five Cents Savings Bank FSB	1,927,016	1,617,483	144	+22
123	Metropolitan Federal Bank FSB, Fargo, N.D.	1,923,960	1,604,691	146	+23
124	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,905,065	1,701,926	138	+14
125	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,900,000	1,700,000	140	+15
126	Broadview Savings & Loan Co., Cleveland	1,896,560	2,099,856	104	
127	Decatur Federal Savings & Loan Assn., Ga.	1,880,000	1,754,784	130	+3
128	Cragin Federal Savings & Loan Assn., Chicago	1,862,984	1,558,464	150	+22
129	First Federal Savings & Loan Assn., Greenville, S.C.	1,861,511	1,772,353	128	
130	Chase Federal Savings & Loan Assn., Miami	1,853,890	1,800,165	126	
131	First Federal Savings of Arkansas, FA, Little Rock	1,853,512	1,701,330	139	+8
132	American Pioneer Savings Bank, Orlando, Fla.	1,846,976	989,937	252	+120
133	Lyons Federal Trust & Savings Bank, Hinsdale, Ill.	1,846,246	1,741,312	131	
134	Western Federal S & L Assn., Marina Del Rey, Calif.	1,841,567	1,514,728	155	+21
135	Nevada Savings & Loan Assn., Las Vegas	1,824,770	1,374,443	177	+42
136	Goldome Savings Bank, St. Petersburg, Fla.	1,806,692	1,731,126	133	
137	Silverado Banking Savings & Loan Assn., Denver	1,802,323	1,509,800	156	+19
138	First Financial Savings Assn., Stevens Point, Wis.	1,798,278	1,906,427	121	
139	Albany Savings Bank FSB, N.Y.	1,776,671	1,741,051	132	
140	Baltimore Federal Financial, FSA	1,763,300	1,728,026	134	
141	Commonwealth Savings Assn., Houston	1,760,114	1,555,267	152	+11
142	Columbia First Federal S & L Assn., Washington, D.C.	1,755,183	1,346,718	180	+38
143	Dominion Federal Savings & Loan Assn., McLean, Va.	1,737,206	1,388,765	176	+33
144	Bell Federal Savings & Loan Assn., Chicago	1,722,389	1,712,478	137	
145	Third Federal Savings & Loan Assn., Cleveland	1,721,661	1,508,029	157	+12
146	Central Savings & Loan Assn., San Diego, Calif.	1,692,951	2,197,788	100	
147	Roosevelt Federal S & L Assn., Chesterfield, Mo.	1,690,599	1,422,448	171	+24
148	Honolulu Federal Savings & Loan Assn., Hawaii	1,686,104	1,650,982	142	
149	Cardinal Federal Savings Bank, Cleveland	1,683,455	1,591,619	148	
150	D&N Savings Bank, FSB, Hancock, Mich.	1,672,260	1,550,503	153	+3
151	Pacific Savings Bank, Costa Mesa, Calif.	1,658,221	1,431,581	169	+18
152	Peoples Heritage Federal S & L Assn., Salina, Kan.	1,642,546	1,455,947	164	+12
153	Investors Savings Bank, Richmond	1,636,820	939,906	265	+112
154	Gill Savings Assn., Hondo, Tex.	1,619,360	1,450,233	165	+11
155	American Charter Federal S & L Assn., Lincoln, Neb.	1,612,246	1,459,161	163	+8
156	Fidelity New York, FSB, Floral Park, N.Y.	1,608,174	1,500,888	158	+2
157	Gem Savings Assn., Dayton, Ohio	1,601,441	1,516,134	154	
158	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,595,496	1,679,296	141	
159	Loyola Federal Savings & Loan Assn., Baltimore	1,592,508	1,483,661	160	+1
160	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,587,258	1,419,712	172	+12
161	Western Federal Savings & Loan Assn., Gatesville, Tex.	1,582,460	1,801,497	125	
162	Beneficial Savings Bank, Philadelphia	1,560,833	1,620,640	143	
163	Collective Federal S & L Assn., Egg Harbor City, N.J.	1,559,626	1,322,991	183	+20
164	Dixie Savings & Loan Assn., New Orleans, La.	1,557,105	1,307,146	188	+24
165	Landmark Savings Assn., Pittsburgh	1,540,601	1,475,965	162	
166	Union Federal Savings & Loan Assn., Los Angeles	1,516,440	1,356,779	179	+13
167	East New York Savings Bank, New York	1,515,526	1,374,087	178	+11
168	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,513,631	1,556,456	151	
169	Ensign Bank FSB, New York	1,506,000	1,023,369	242	+73
170	First Federal Savings Bank, Cleveland	1,485,510	1,014,284	246	+76
171	New Haven Savings Bank, Conn.	1,469,166	1,265,787	194	+23
172	Flagler Federal Savings & Loan Assn., Miami	1,464,651	1,318,130	184	+12
173	Provident Institution for Savings, Boston	1,461,162	1,263,495	195	+22
174	Home Savings Bank, Brooklyn, New York	1,461,161	1,419,602	173	
175	First Federal Savings Bank of California, Santa Monica	1,456,105	1,235,000	199	+24
176	Hollywood Federal Savings & Loan Assn., Fla.	1,451,101	1,443,855	166	
177	Mid-America Federal S & L Assn., Columbus, Ohio	1,447,463	1,176,102	210	+33
178	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,433,474	1,299,563	189	+11
179	Security Savings & Loan Assn., Milwaukee, Wis.	1,432,692	1,426,226	170	
180	Home Federal Bank of Florida FSB, St. Petersburg	1,429,524	1,411,829	174	
181	Riverside Federal Savings Assn., Pine Bluff, Ark. (d)	1,427,006			
182	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,412,706	1,316,574	186	+4
183	Naples Federal Savings & Loan Assn., Fla.	1,410,890	1,242,933	198	+15
184	Germantown Savings Bank, Bala Cynwyd, Pa.	1,404,969	1,443,634	167	
185	First Federal Bank of Connecticut, New Haven	1,398,058	1,124,767	217	+32
186	Provident Savings Bank, Jersey City, N.J.	1,395,997	1,265,620	191	+5
187	Coguas Federal Savings Bank, P.R.	1,393,798	1,128,679	214	+27
188	Beach Federal S & L Assn., Boynton Beach, Fla. (a)	1,389,452			
189	Home Owners Federal Savings & Loan Assn., Boston	1,388,222	977,818	257	+68
190	First Federal Savings Bank, Santurce, P.R.	1,386,241	1,324,529	182	
191	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,385,678	1,316,983	185	
192	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,381,033	1,328,936	181	
193	Ohio Savings Bank, Cleveland	1,379,757	1,437,692	168	
194	Vernon Savings & Loan Assn., Tex.	1,347,012	1,145,436	213	+19
195	Peoples Heritage Savings Bank, Portland, Me.	1,345,941	1,056,488	232	+37
196	First Mutual of Boston	1,336,869	1,296,198	190	
197	Mid America Federal Savings & Loan Assn., Cicero, Ill.	1,329,498	1,062,106	226	+29
198	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	1,326,454	1,313,285	187	
199	State Savings Bank, Columbus, Ohio	1,324,560	1,273,290	192	
200	Maine Savings Bank, Portland	1,316,848	1,083,765	221	+21

Evidence of our continuing commitment to the Mortgage Capital Markets in 1988.

This announcement appears as a matter of record only.

$480,200,000
(Approximate)

Merrill Lynch Mortgage Investors, Inc.
Seller

Multi-Class
Mortgage Pass-Through Certificates,
Series 1988 D, Class A

These Certificates represent interests in a pool of loans originated by

American Savings and Loan Association

Merrill Lynch Capital Markets

This announcement appears as a matter of record only.

$87,000,000
(Approximate)

HOME OWNERS
Federal Savings and Loan

Mortgage Pass-Through Certificates,
Series 1988-3, Class A
9.00% Pass-Through Rate

Seller and Master Servicer:

Home Owners Federal Savings and Loan Association

Merrill Lynch Capital Markets

This announcement appears as a matter of record only.

$104,085,270.23

Western Savings MH Trust 1988-1

Manufactured Housing Contracts

Senior/Subordinate Pass-Through Certificates

Trust Originator/Servicer:

WESTERN SAVINGS of Arizona

Assistance Provided By:

WESAV
FINANCIAL CORPORATION
a wholly-owned subsidiary

We initiated this transaction and arranged for the private placement of these securities.

Merrill Lynch Capital Markets

This announcement appears as a matter of record only.

$500,000,000

Freddie Mac
Owned by American Savings Institutions

Federal Home Loan Mortgage Corporation

Multiclass Mortgage
Participation Certificates
(Guaranteed), Series 5

Merrill Lynch Capital Markets

©1988 Merrill Lynch Capital Markets

Merrill Lynch

Top 100 U.S. Thrift Institutions

In Order of Deposits June 30, 1987, Compared with June 30, 1986

Compiled by American Banker Copyright 1987

Rank 6/87		Deposits June 30, 1987	Deposits June 30, 1986	Rank 6/86	Gain in Rank	Deposits Dec. 31, 1986	Rank 12/86	Gain in Rank	Net Worth 6/30/87	Net Worth to Assets (%)	Charter Type (a)	Insur. Type (b)
1	Home Savings of America, FA, Irwindale, Calif.	21,315,735,000	20,632,904,000	1		21,774,759,000	1		1,686,096,000	6.08	4	2
2	Great Western Bank, FSB, Beverly Hills	18,336,206,000	17,116,165,000	2		18,130,530,000	2		1,928,481,000	6.80	2	2
3	American Savings & Loan Assn., Stockton, Calif.	17,373,865,000	16,617,214,000	3		16,977,839,000	3		382,943,000	1.13	4	2
4	California Fed. Savings & Loan Assn., Los Angeles	14,961,631,000	14,217,789,000	4		15,455,800,000	4		1,099,752,000	5.14	4	2
5	Meritor Savings Bank, Philadelphia	12,799,221,000	12,754,770,000	5		12,676,100,000	6	+1	1,262,526,000	6.25	2	1
6	Glendale Federal Savings & Loan Assn., Calif.	12,789,621,000	11,660,817,000	6		12,700,344,000	5		1,015,454,000	5.62	4	2
7	Goldome, Buffalo, N.Y. (c,d)	10,831,727,000	11,170,249,000†	7‡		11,016,213,000	8	+1	327,569,000	2.23	1	2
8	First Nationwide Bank, FSB, San Francisco	10,462,329,000	9,651,948,000	8		11,079,351,000	7		994,743,000	6.48	2	2
9	Great American First Savings Bank, San Diego, Calif.	9,106,812,000	8,410,010,000	9		8,877,414,000	9		799,803,000	5.86	2	2
10	Home Federal Savings & Loan Assn. of San Diego, Calif.	9,103,000,000	7,706,519,000	11	+1	8,562,059,000	10		N.A.	N.A.	4	2
11	World Savings, FS&LA, Oakland, Calif.	7,900,507,000	7,790,359,000	10		7,698,523,000	11		820,313,000	6.24	4	2
12	Empire of America, FSB, Buffalo, N.Y. (d,e)	7,681,812,000	7,392,558,000†	12*		7,352,759,000†	12*		226,177,000	2.39	2	2
13	Coast Savings & Loan Assn., Los Angeles	7,624,621,000	4,891,469,000	22	+9	5,931,131,000	16	+3	N.A.	N.A.	4	2
14	CrossLand Savings FSB, Brooklyn, New York	7,308,896,000	7,074,210,000	13		6,876,465,000	13		872,381,000	8.00	2	1
15	City Federal Savings Bank, Bedminster, N.J.	6,976,567,000	7,199,062,000	12		6,998,568,000	12		363,906,000	3.36	2	2
16	Dime Savings Bank of New York FSB, Garden City	6,880,401,000	6,708,617,000	14		6,464,274,000	15		642,601,000	7.00	2	1
17	Anchor Savings Bank FSB, Northport, N.Y.	6,372,570,000	6,376,930,000	15		6,468,025,000	14		566,450,000	7.57	2	2
18	Columbia Savings & Loan Assn., Beverly Hills	5,927,074,000	4,685,369,000	24	+6	5,192,585,000	19	+1	674,723,000	7.41	4	2
19	Gibraltar Savings, Beverly Hills	5,874,331,000	5,280,890,000	16		5,727,043,000	17		564,873,000	4.54	4	2
20	Imperial Savings Assn., San Diego, Calif.	5,555,182,000	5,891,565,000	17		5,532,288,000	18		389,611,000	4.16	4	2
21	Bowery Savings Bank, New York	5,109,922,000	5,090,167,000	19		5,136,413,000	20		357,471,000	5.15	2	1
22	First Federal of Michigan, Detroit	4,967,725,381	4,906,236,000	21		5,047,913,315	22		521,375,947	4.40	4	2
23	Citicorp Savings, FS&LA, San Francisco	4,863,528,000	3,177,685,000	44	+21	3,072,518,000	47	+24	937,173,000	13.57	4	2
24	Talman Home Federal Savings & Loan Assn., Chicago	4,624,384,000	4,833,627,000	23		4,748,281,000	24		304,257,000	5.24	4	2
25	People's Bank, Bridgeport, Conn.	4,584,490,000	4,019,429,000	29	+4	4,352,744,000	26	+1	344,993,000	6.46	1	1
26	Standard Federal Bank, Troy, Mich.	4,413,355,534	4,239,350,603	26		4,450,335,801	25		577,228,470	6.60	2	2
27	ConTrust Savings Bank, Miami	4,263,682,000	3,161,966,000	45	+18	3,588,802,971	35	+8	418,016,000	5.78	4	2
28	Long Island Savings Bank FSB, Syosset, N.Y.	4,204,528,000	4,120,098,000	28		4,194,343,000	27		484,505,000	8.62	1	2
29	Western Savings & Loan Assn., Phoenix, Ariz.	4,061,804,000	3,635,065,282	32	+3	3,813,475,624	32	+3	259,996,000	4.62	4	2
30	MeraBank, FSB, Phoenix, Ariz.	4,043,594,000	3,554,895,000	33	+3	3,905,887,000	31	+1	515,676,000	8.10	2	2
31	Carteret Savings Bank, FA, Morristown, N.J.	4,006,672,000	4,164,208,000	27		4,123,994,000	28		330,584,000	5.90	4	2
32	Atlantic Financial Federal, Bala Cynwyd, Pa.	3,987,251,000	3,961,786,000	30		4,107,470,000	29		262,484,000	3.54	4	2
33	Gibraltar Savings Assn., Houston	3,914,649,570	3,387,805,339	35	+2	3,398,074,075	39	+6	465,361,831	7.86	4	2
34	Dollar-Dry Dock Savings Bank, Bronx, New York	3,912,060,000	4,364,323,000	25		3,956,983,000	30		164,714,000	3.75	2	1
35	Northeast Savings, FA, Hartford, Conn.	3,902,359,000	3,311,825,000	37	+2	3,454,316,000	36	+1	376,375,000	5.69	4	2
36	Citicorp Savings of Illinois, FS&LA, Chicago	3,758,895,000	3,746,984,000	31		3,640,424,000	34		1,733,214,000	30.94	4	2
37	Howard Savings Bank, Newark, N.J.	3,749,833,000	3,372,697,000	36		3,704,461,000	33		317,592,000	7.36	2	1
38	Washington Mutual Savings Bank, Seattle	3,652,844,000	3,248,856,000	40	+2	3,293,169,000	41	+3	302,582,000	5.36	2	1
39	TCF Banking & Savings, FA, Minneapolis	3,644,545,000	3,131,113,000	46	+7	3,405,961,000	38		253,787,000	4.31	4	2
40	Sears Savings Bank, Glendale, Calif.	3,617,400,000	5,115,309,000	18		5,054,267,728	21		297,150,000	5.52	2	2
41	Florida Federal Savings & Loan Assn., St. Petersburg	3,514,347,000	3,432,332,836	34		3,446,706,000	37		N.A.	N.A.	4	2
42	United Savings Assn., Houston	3,423,324,000	3,224,412,000	41		3,193,286,000	43	+1	258,907,000	4.38	4	2
43	TransOhio Savings Bank, Cleveland	3,392,943,000	2,568,221,000	58	+15	3,391,000,000	40		310,295,000	5.50	2	2
44	Emigrant Savings Bank, New York	3,172,033,964	3,180,297,695	43		3,138,797,252	46	+2	197,702,443	5.58	2	1
45	Commercial Federal Savings & Loan Assn., Omaha, Neb.	3,155,660,000	1,703,118,000	99	+54	1,804,121,000	99	+54	186,971,000	3.32	4	2
46	First Federal Savings & Loan Assn., Rochester, N.Y.	3,127,292,000	3,268,025,000	39		3,154,870,641	45		89,400,000	2.04	3	2
47	Perpetual Savings Bank, FSB, McLean, Va.	3,012,455,000	3,000,000,000	47		3,193,313,000	42		376,343,000	8.40	2	2
48	University Savings Assn., Houston	3,003,648,000	2,714,818,000	53	+5	2,853,527,000	51	+3	227,337,000	5.52	4	2
49	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,931,021,000	3,205,626,000	42		3,055,827,000	48		106,437,000	2.80	2	2
50	Lincoln Savings & Loan Assn., Irvine, Calif.	2,916,000,000	2,662,792,000	55	+5	2,823,134,000	53	+3	229,000,000	5.31	4	2
51	Green Point Savings Bank, Brooklyn, New York	2,915,024,344	2,659,072,044	56	+5	2,752,920,447	56	+5	331,006,769	9.84	1	1
52	Bright Banc Savings Assn., Dallas	2,912,700,000	3,278,467,000	38		3,173,566,000	44		135,319,000	2.78	4	2
53	American Savings Bank FSB, New York	2,897,608,000	2,965,611,000	48		2,943,771,031	49		336,983,000	8.68	2	1
54	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,871,312,000	2,782,064,895	50		2,869,674,291	50		226,697,000	5.09	4	2
55	AmeriFirst Federal Savings & Loan Assn., Miami	2,853,865,000	2,879,662,000	49		2,811,388,000	55		200,263,000	4.94	4	2
56	Sunbelt Savings Assn., Dallas	2,836,081,236	2,730,459,911	52		2,821,995,000	54		-107,160,678	-3.18	4	2
57	Manhattan Savings Bank, New York	2,703,686,000	2,680,631,038	54		2,727,680,008	57		244,391,000	8.12	1	1
58	First Texas Savings Assn., Dallas	2,666,608,967	2,732,885,143	51		2,853,280,424	52		106,195,324	2.95	4	2
59	Chevy Chase Savings Bank, FSB, Md.	2,633,529,611	2,305,083,798	65	+6	2,424,005,745	63	+4	169,827,583	5.41	2	2
60	Old Stone Bank FSB, Providence, R.I.	2,562,553,000	2,116,717,000	73	+13	2,511,973,000	59		260,093,000	7.03	2	2
61	Apple Bank For Savings, New York	2,523,900,000	1,667,882,000	105	+44	2,451,764,000	62	+1	180,435,000	6.47	2	3
62	Georgia Federal Bank, FSB, Atlanta	2,500,000,000	2,197,367,000	68	+6	2,332,455,000	67	+5	N.A.	N.A.	2	2
63	Hudson City Savings Bank, Paramus, N.J.	2,488,900,678	2,396,217,946	61		2,487,373,787	60		200,566,646	7.26	1	1
64	Farm & Home Savings Assn., Nevada, Mo.	2,469,442,000	2,573,383,000	57		2,590,605,626	58		208,127,454	6.02	4	2
65	Far West Savings & Loan Assn., Newport Beach, Calif.	2,405,400,000	1,934,135,000	88	+23	2,121,591,000	81	+16	192,400,000	5.71	4	2
66	Homestead Savings, FS&LA, San Francisco	2,403,104,000	2,320,796,000	63		2,479,493,677	61		221,668,000	3.97	4	2
67	Far West Federal Bank, Portland, Ore.	2,384,379,000	1,453,437,399	126	+59	1,484,860,197	131	+64	192,400,000	5.71	4	2
68	Society for Savings, Hartford, Conn.	2,366,742,000	2,047,593,000	80	+12	2,227,823,000	70	+2	217,263,000	6.67	2	1
69	Fidelity Federal S & L Assn., Glendale, Calif.	2,358,231,000	2,260,463,000	66		2,406,569,000	65		176,163,000	5.06	4	2
70	Downey Savings & Loan Assn., Costa Mesa, Calif.	2,344,591,663	2,028,041,000	84	+14	2,187,856,093	73	+3	208,210,716	7.54	4	2
71	Bank Western FSB, Denver	2,343,907,000	2,409,020,000	60		2,365,452,405	66		264,860,000	6.96	2	2
72	Seamen's Bank for Savings FSB, New York	2,297,857,000	2,441,637,000	59		2,418,300,000	64		174,991,000	4.69	2	1
73	Williamsburgh Savings Bank, Brooklyn, New York	2,253,649,926	2,249,031,128	67		2,215,194,000	72		171,739,145	6.92	2	1
74	Midwest Federal Savings & Loan Assn., Minneapolis	2,232,671,000	2,058,752,000	79	+5	2,137,637,837	78	+4	134,466,000	4.05	3	2
75	First Minnesota Savings Bank FSB, St. Paul	2,228,188,000	2,378,427,000	62		2,267,736,183	69		106,056,000	3.57	1	2
76	First Federal Savings & Loan Assn., Pittsburgh	2,215,000,000	2,101,577,000	75		2,171,290,000	75		86,300,000	3.45	3	2
77	Valley Federal S & L Assn., Van Nuys, Calif.	2,206,328,000	2,044,327,000	81	+4	2,066,910,000	84	+7	109,066,000	3.73	4	2
78	San Jacinto Savings Assn., Houston	2,204,141,550	2,166,289,281	69		2,271,363,269	68		146,571,813	5.54	4	2
79	Franklin Savings Assn., Ottawa, Kan.	2,196,907,000	1,410,383,000	131	+52	1,961,504,000	89	+10	376,244,000	5.91	4	2
80	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,176,345,000	2,084,032,742	77		2,132,795,499	79		226,180,000	8.87	3	2
81	American Savings & Loan Assn. of Florida, Miami	2,150,172,000	2,088,252,000	76		2,144,742,000	77		N.A.	N.A.	4	2
82	Rochester Community Savings Bank, N.Y.	2,143,124,000	2,142,860,000	70		2,152,028,000	76		304,808,000	9.31	2	1
83	Lincoln Savings Bank FSB, New York	2,130,996,000	2,104,144,000	74		2,112,118,365	82		36,723,159	1.64	1	1
84	St. Paul Federal Bank for Savings, Chicago	2,099,254,083	2,001,609,747	85	+1	2,077,714,000	83		219,508,031	8.68	2	2
85	Santa Barbara Savings & Loan Assn., Calif.	2,087,722,000	2,062,712,493	78		2,005,337,000	88	+3	150,397,000	2.78	4	2
86	Pacific First Federal Savings Bank, Tacoma, Wash.	2,058,090,000	1,900,352,000	90	+4	2,059,374,000	85		218,500,000	5.06	2	2
87	Guarantee Savings, FS&LA, Fresno, Calif.	2,020,950,000	2,124,700,000	71		2,171,427,000	74		144,894,000	5.12	4	2
88	Citizens Federal Savings & Loan Assn., Miami	2,000,892,341	1,328,519,340	140	+52	1,904,050,000	94	+6	207,589,515	7.77	4	2
89	Hill Financial Savings Assn., Red Hill, Pa.	1,984,747,232	1,760,527,723	95	+6	2,009,666,587	87		118,391,069	4.17	3	2
90	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,974,861,461	1,914,392,000	89		1,957,586,529	90		100,534,611	4.52	3	2
91	Coral Gables Federal Savings & Loan Assn., Fla.	1,970,746,917	2,043,299,873	82		2,018,428,245	86		199,812,400	8.63	3	2
92	Horizon Financial, FA, Southampton, Pa.	1,963,253,000	1,687,162,000	102	+10	1,940,932,000	91		40,652,000	1.63	3	2
93	Astoria Federal Savings & Loan Assn., Queens, New York	1,954,856,569	1,836,094,402	93		1,866,725,771	97	+4	174,851,346	6.55	3	2
94	Dollar Bank FSB, Pittsburgh	1,925,517,000	1,934,586,000	87		1,900,786,000	95	+1	212,541,000	8.86	1	2
95	Lamar Savings Assn., Austin, Tex.	1,915,000,000	1,874,968,726	92		1,892,664,000	96	+1	N.A.	N.A.	4	2
96	Greater New York Savings Bank, New York	1,910,246,000	2,036,437,300	83		1,914,806,000	93		182,320,000	7.30	2	1
97	East River Savings Bank, New York	1,888,871,704	1,968,317,521	86		1,938,605,745	92		146,336,572	5.78	2	1
98	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	1,861,673,377	1,629,787,000	107	+9	1,762,433,000	101	+3	9,680,510	0.42	3	2
99	Pima Savings & Loan Assn., Tucson, Ariz.	1,833,151,000	1,583,506,000	114	+15	1,766,579,000	100	+1	113,875,000	4.04	4	2
100	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,808,192,000	1,754,586,000	96		1,823,000,000	98		84,500,000	3.79	4	2

This **preliminary** listing of the top 100 savings banks and S&Ls is based solely on data from an **American Banker** questionnaire. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a)— Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b)— Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured. **(c)**— Formerly Goldome FSB. Changed title in 8/87 when it converted from a federally-chartered mutual savings bank to a state-chartered stock savings bank. **(d)**— All data shown are on a consolidated GAAP (general accepted accounting principles) basis. **(e)**— Converted from a mutual to stock savings bank in Nov. 1986. **(†)**— Restated. Originally reported unconsolidated data. **(‡)**— Rank unaffected by restatement. **(*)**— Rank institution would have had, if the restated data had been used.

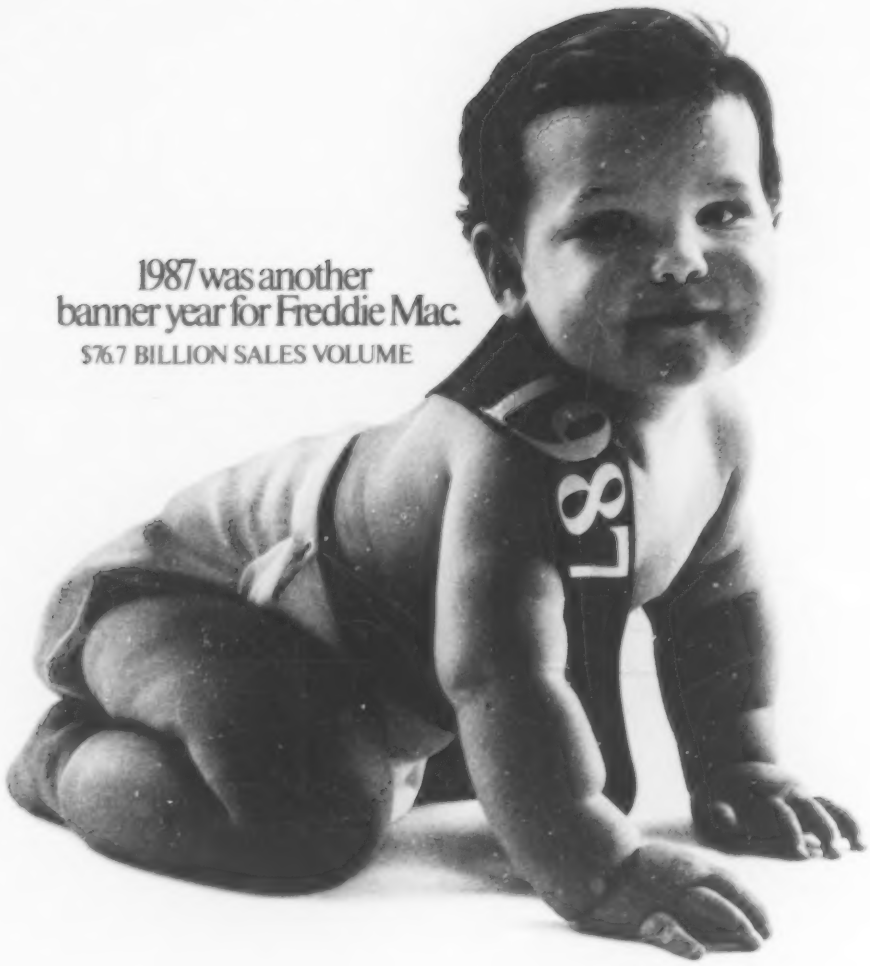
Top Deposit-Takers Among Thrifts

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1987

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	NOW Accounts	MMDAs	Super NOWs	IRAs
ARIZONA	31	MeraBank FSB Phoenix Ariz.	3,905,887,000	NA	219,431,000	706,599,000	29,489,000	178,091,000
	32	Western Savings & Loan Assn. Phoenix Ariz.	3,813,475,624	44,196,778	212,080,563	676,089,485	608,617	164,169,930
	99	Pima Savings & Loan Assn. Tucson Ariz.	1,765,000,000	NA	NA	NA	NA	NA
CALIFORNIA	1	Home Savings of America FA Irwindale Calif.	21,774,759,000	336,730,000	710,525,000	4,781,568,000	573,785,000	1,504,648,000
	2	Great Western Bank FSB Beverly Hills	18,130,530,000	300,243,000	361,361,000	2,808,984,000	-	1,193,000,000
	3	American Savings & Loan Assn. Stockton Calif.	16,977,839,000	95,989,000	0	1,570,228,000	479,032,000	989,281,000
	4	California Fed. Savings & Loan Assn. Los Angeles	15,455,800,000	143,400,000	238,400,000	1,896,100,000	458,200,000	843,900,000
	5	Glendale Federal Savings & Loan Assn. Calif.	12,700,344,000	63,128,000	261,660,000	1,545,825,000	375,102,000	640,355,000
	7	First Nationwide Bank FSB San Francisco	11,079,351,000	104,183,000	159,422,000	1,455,278,000	281,956,000	1,295,439,000
	9	Great American First Savings Bank San Diego Calif.	8,877,414,000	93,745,000	337,565,000	268,073,000	1,296,103,000	367,454,000
	10	Home Fed. Savings & Loan Assn. of San Diego Calif.	8,562,059,000	103,358,000	321,362,467	1,971,634,198	193,293,587	539,440,235
	11	World Savings FS&LA Oakland Calif.	7,698,523,000	183,010,000	215,756,000	1,355,005,000	151,429,000	609,098,000
	16	Coast Savings & Loan Assn. Los Angeles	5,931,131,000	50,400,000	42,000,000	852,500,000	222,800,000	178,600,000
	17	Gibraltar Savings Beverly Hills	5,727,043,000	40,616,000	102,521,000	810,109,000	207,056,000	369,319,000
	18	Imperial Savings Assn. San Diego Calif.	5,532,288,000	47,510,000	124,705,000	488,816,000	194,627,000	182,179,000
	19	Columbia Savings & Loan Assn. Beverly Hills	5,192,585,000	193,526,000	NA	NA	NA	NA
	21	Sears Savings Bank Glendale Calif.	5,054,267,728	7,056,781	159,260,253	502,848,181	166,929,735	419,246,106
	47	Citicorp Savings FS&LA San Francisco	3,072,518,000	59,873,000				
	53	Lincoln Savings & Loan Assn. Irvine Calif.	2,823,134,000	50,760,000	120,562,000	63,094,000	0	146,859,373
	61	Homestead Savings FS&LA San Francisco	2,479,493,677	29,444,563	51,102,774	196,686,358	17,292,520	17,008,180
	64	Fidelity Federal S & L Assn. Glendale Calif.	2,406,569,000	30,557,000	16,327,000	283,542,000	101,874,000	203,713,000
	72	Downey Savings & Loan Assn. Costa Mesa Calif.	2,187,856,093	57,154,846	96,332,824	235,648,067	97,266,745	159,969,978
	73	Guarantee Savings FS&LA Fresno Calif.	2,171,427,000	9,423,000	124,354,000	336,680,000	18,937,000	239,520,000
	80	Far West Savings & Loan Assn. Newport Beach Calif.	2,121,591,000	23,129,000	20,034,000	269,159,000	27,542,000	76,565,000
	83	Valley Federal S & L Assn. Van Nuys Calif.	2,086,910,000	17,033,000	58,530,000	299,140,000	46,218,000	82,752,000
	87	Santa Barbara Savings & Loan Assn. Calif.	2,005,337,000	18,548,000	74,921,000	238,825,000	53,357,000	144,934,000
	97	Mercury Savings FS&LA Huntington Beach Calif.	1,823,000,000	12,517,000	84,058,000	350,117,000	24,456,000	178,608,000
COLORADO	65	Bank Western FSB Denver	2,365,452,405	(8,934,816)	161,183,570	635,827,668	24,682,333	284,907,217
CONNECTICUT	26	People's Bank Bridgeport Conn.	4,352,744,000	45,668,000	74,934,000	1,156,202,000	23,622,000	435,919,000
	36	Northeast Savings FA Hartford Conn.	3,454,316,000	35,491,000	138,000,000	743,000,000	NA	NA
	69	Society for Savings Hartford Conn.	2,227,823,000	23,036,000	59,759,000	300,410,000	7,469,000	199,830,000
FLORIDA	35	CenTrust Savings Bank Miami	3,588,802,971	51,848,000	86,713,045	483,543,000	634,000	187,790,000
	37	Florida Federal Savings & Loan Assn. St. Petersbur	3,446,706,000	(56,007,000)	170,693,000	426,569,000	44,284,000	244,401,000
	55	AmeriFirst Federal Savings & Loan Assn. Miami	2,811,388,000	(47,847,000)	93,115,000	796,235,000	325,768,000	214,542,000
	76	American Savings & Loan Assn. of Florida Miami	2,144,742,000	50,242,000	161,068,000	471,386,000	0	112,158,000
	85	Coral Gables Federal Savings & Loan Assn. Fla.	2,018,428,245	88,193,663	23,543,217	394,374,189	121,239,652	220,617,599
	93	Citizens Federal Savings & Loan Assn. Miami	1,904,050,000	13,693,587	81,000	166,795,000	89,497,000	7,444,000
GEORGIA	68	Georgia Federal Bank FSB Atlanta	2,332,455,000	29,703,000	217,531,000	324,312,000	44,885,000	213,545,695
ILLINOIS	24	Talman Home Federal Savings & Loan Assn. Chicago	4,748,281,000	26,434,000	100,145,946	773,822,000	11,616,000	479,912,000
	34	Citicorp Savings of Illinois FS&LA Chicago	3,640,424,000	31,515,000	78,312,000	534,566,000	0	466,962,000
	82	St. Paul Federal Bank for Savings Chicago	2,077,714,000	20,060,000	98,442,000	386,582,000	17,875,000	199,219,000
KANSAS	75	Capitol Federal Savings & Loan Assn. Topeka Kan.	2,132,795,499	33,253,558	29,056,279	442,037,911	65,487,500	232,918,000
	88	Franklin Savings Assn. Ottawa Kan.	1,961,504,000	17,359,000	30,168,000	330,128,000	0	170,942,000
MARYLAND	62	Chevy Chase Savings Bank FSB Md.	2,424,905,745	14,709,180	182,831,335	220,382,611	75,525,240	177,567,921
MICHIGAN	22	First Federal of Michigan Detroit	5,047,913,315	73,022,629	156,144,504	656,819,463	36,574,986	255,868,307
	25	Standard Federal Bank Troy Mich.	4,450,335,801	66,502,760	114,942,280	673,274,703	40,445,008	277,866,115
MINNESOTA	38	TCF Banking & Savings FA Minneapolis	3,405,961,000	21,401,000	153,677,000	302,950,000	49,082,000	295,732,000
	68	First Minnesota Savings Bank FSB St. Paul	2,267,736,183	1,911,805	198,641,739	271,720,807	56,532,923	229,602,317
	77	Midwest Federal Savings & Loan Assn. Minneapolis	2,137,637,837	10,289,656	71,783,102	212,853,225	12,485,741	226,419,906
MISSOURI	43	Community Federal Savings & Loan Assn. St. Louis, Mo.	3,055,827,000	(10,026,000)	131,690,000	293,928,000	15,918,000	343,211,000
	58	Farm & Home Savings Assn. Nevada Mo.	2,590,605,626	21,738,996	117,394,935	320,228,869	0	9,820,553
NEBRASKA	98	Commercial Federal Savings & Loan Assn. Omaha Neb.	1,804,121,000	9,655,000	133,448,000	150,763,000	14,660,000	94,725,000
NEW JERSEY	12	City Federal Savings Bank Elizabeth N.J.	6,998,588,000	37,524,000	596,022,000	879,341,000	128,310,000	727,739,000
	28	Carteret Savings Bank FA Morristown N.J.	4,123,994,000	46,091,000	90,061,825	630,270,058	192,655,604	343,430,000
	33	Howard Savings Bank Newark N.J.	3,704,461,000	24,049,000	65,766,000	592,161,000	12,913,000	337,311,000
	60	Hudson City Savings Bank Paramus N.J.	2,487,373,787	16,122,612	0	693,159,797	42,436,802	160,930,941
NEW YORK	8	Goldome FSB Buffalo N.Y.	11,016,213,000	52,880,000	228,508,000	1,624,660,000	37,997,000	1,036,894,000
	13	CrossLand Savings FSB Brooklyn New York	6,876,465,000	101,232,000	2,802,520	2,173,223,000	109,178,689	689,368,477
	14	Anchor Savings Bank FSB Northport N.Y.	6,468,025,000	60,822,000	6,329,000	1,362,936,000	246,966,000	636,785,000
	15	Dime Savings Bank of New York FSB	6,464,274,000	130,612,000	50,812,000	801,587,000	156,696,000	766,208,000
	20	Bowery Savings Bank New York	5,136,413,000	18,887,000	18,474,000	1,156,968,000	17,081,000	799,381,000
	23	Empire of America FSB Buffalo N.Y.	4,967,439,000	NA	236,689,000	1,234,413,000	77,339,000	592,550,000
	27	Long Island Savings Bank FSB Syosset N.Y.	4,194,343,000	80,005,000	97,646,000	922,069,000	4,198,000	375,306,000
	30	Dollar-Dry Dock Savings Bank Bronx New York	3,956,983,000	10,684,000	21,704,000	824,936,000	125,222,000	423,500,000
	45	First Federal Savings & Loan Assn. Rochester N.Y.	3,154,870,641	7,560,986	166,459,309	814,950,074	0	252,085,956
	46	Emigrant Savings Bank New York	3,138,797,252	28,452,749	7,983,000	700,802,000	55,430,000	366,725,000
	49	American Savings Bank FSB New York	2,943,771,031	40,570,000	4,643,000	691,843,000	120,799,000	325,574,000
	56	Green Point Savings Bank Brooklyn New York	2,752,920,447	91,005,789	46,464,323	563,118,973	6,012,517	343,925,357
	57	Manhattan Savings Bank New York	2,727,680,008	26,516,015	4,345,330	773,763,962	11,319,308	326,341,129
	63	Seamen's Bank for Savings FSB New York	2,418,300,000	26,954,000	804,005	379,368,020	869,552	191,087,622
	71	Williamsburgh Savings Bank Brooklyn New York	2,215,194,000	27,530,000	9,940,000	456,521,000	218,249,000	NA
	75	Rochester Community Savings Bank N.Y.	2,152,028,000	19,408,000	81,497,000	396,439,000	1,350,000	195,845,000
	81	Lincoln Savings Bank FSB New York	2,112,118,365	12,101,000	16,350,817	407,021,527	0	194,271,354
	91	East River Savings Bank New York	1,938,605,745	31,522,390	46,196,079	481,723,503	9,970,336	193,196,115
	92	Greater New York Savings Bank New York	1,914,806,000	32,537,000	6,984,000	504,574,000	52,245,000	139,360,000
	96	Astoria Federal Savings & Loan Assn. Queens, N.Y.	1,866,725,771	25,999,288	7,133,938	253,636,030	50,219,953	205,535,354
OHIO	40	Transohio Savings Bank FSB Cleveland	3,391,000,000	NA	NA	NA	NA	NA
	89	Citizens Federal Savings & Loan Assn. Dayton Ohio	1,957,586,529	20,361,359	23,290,636	459,925,373	72,109,018	173,451,016
OREGON	50	Benjamin Franklin Federal S & L Assn. Portland Ore	2,869,674,291	27,926,982	137,160,419	357,795,552	60,855,077	382,373,325
PENNSYLVANIA	6	Meritor Savings Bank Philadelphia	12,676,100,000	22,920,000	48,556,000	1,987,085,000	255,900,000	978,825,000
	29	Atlantic Financial Federal Bala Cynwyd Pa.	4,107,470,000	19,168,000	90,147,000	1,333,148,000	83,106,000	358,475,000
	74	First Federal Savings & Loan Assn. Pittsburgh	2,171,290,000	12,455,000	94,771,000	575,385,000	5,072,000	221,603,000
	86	Hill Financial Savings Assn. Red Hill Pa.	2,009,666,587	17,205,386	15,476,937	396,545,671	75,660,792	152,889,931
	90	Horizon Financial FA Southampton Pa.	1,940,932,000	1,652,000	60,145,000	217,797,000	993,000	139,682,000
	94	Dollar Bank FSB Pittsburgh	1,900,786,000	11,288,000	44,878,000	345,476,000	3,624,000	210,965,000
RHODE ISLAND	59	Old Stone Bank FSB Providence R.I.	2,511,973,000	19,465,000	63,457,000	478,253,000	55,697,000	185,004,000
TEXAS	39	Gibraltar Savings Assn. Houston	3,398,074,075	82,211,365	22,527,155	475,361,287	115,078,850	352,167,101
	43	United Savings Assn. Houston	3,193,286,000	60,287,000	39,169,000	298,899,000	19,504,000	286,567,000
	44	Bright Banc Savings Assn. Dallas	3,173,566,000	(34,876,000)	241,095,000	536,764,000	74,482,000	369,798,000
	51	University Savings Assn. Houston	2,853,527,000	NA	NA	NA	NA	NA
	52	First Texas Savings Assn. Dallas	2,853,280,424	(3,017,245)	43,470,780	552,401,737	96,287,741	365,722,506
	54	Sunbelt Savings Assn. Dallas	2,821,995,000	NA	NA	NA	NA	NA
	67	San Jacinto Savings Assn. Houston	2,271,363,269	38,577,037	63,359,000	320,239,000	2,520,000	52,427,000
	70	Empire of America FSB Fort Worth Tex.	2,220,364,000	NA	63,568,000	491,008,000	25,868,000	205,084,000
	95	Lamar Savings Assn. Austin Tex.	1,892,664,000	NA	NA	NA	NA	NA
	100	Guaranty Federal Savings & Loan Assn. Galveston Tex.	1,762,433,000	911,000	48,616,000	391,225,000	0	55,424,000
UTAH	79	American Savings & Loan Assn. Salt Lake City Utah	2,132,412,000	NA	195,197,000	202,981,000		NA
VIRGINIA	42	Perpetual Savings Bank FSB McLean Va.	3,193,313,000	22,655,000	64,939,000	745,173,000	0	94,912,000
WASHINGTON	41	Washington Mutual Savings Bank Seattle	3,293,169,000	70,653,846	0	1,234,011,000	0	116,645,000
	84	Pacific First Federal Savings Bank Tacoma Wash.	2,059,374,000	23,470,000	NA	NA	NA	NA

A breakdown of deposit accounts for the top 100 thrifts in deposits on 12/31/86. **Net Income**— For calendar 1986 unless otherwise indicated. **NOW Accounts**— Negotiable orders of withdrawal, excluding Super NOWs. **MMDA's**— Money market deposit accounts. **Super NOWs**— NOW accounts introduced in Jan. 1983. **IRAs**— Individual retirement accounts and Keogh Plan accounts. (†)— Net income is for 6 months ended Dec. 31. (‡)— Net income is for the 9 months ended Dec. 31. (*)— For fiscal year ended 9/30/86. (#)— Net income is for the 5 months ended Dec. 31. (-)— Indicates a loss. (*)- Deposits are approximate and subject to a final audit. (²)— Includes all IRA's, some of which are included in the other deposit categories. Also includes self-directed IRA's. (³)— The only Citicorp thrift subsidiary that does not release this type of competitive information. (⁴)— NOW accounts include demand checking. (⁵)— Included in NOW accounts. N.A.— Not available.


1987 was another
banner year for Freddie Mac.
$76.7 BILLION SALES VOLUME

© FHLMC, 1988

And Fannie Mae was just a little behind.

$76.1 BILLION SALES VOLUME

For the second year in a row, Freddie Mac has purchased more mortgages and issued more mortgage-backed securities than anyone else in the industry.

Our growth has provided new options for lenders. It's guaranteed security for investors. And has made a lot of American Dreams come true. So we can all look forward to a prosperous new year.

Freddie Mac

Top 100 Thrifts in Mortgage Servicing

June 30, 1987 Compared with June 30, 1986 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 6/30/87		Loans Serviced for Others 6/30/87	6/30/86	% Chg.	Loan Servicing Fees 1987	1986	% Chg.	Total Assets 6/30/87	6/30/86
1	City Federal Savings Bank, Bedminster, N.J.	17,528,533	14,064,826	24.63	60,170	20,164	198.40	10,776,524	10,194,595
2	Home Savings of America, FA, Los Angeles	11,030,703	8,753,183	26.02	54,363	47,369	14.76	27,748,974	27,878,939
3	American S & L Assn., Stockton, Calif.	7,919,799	9,861,011	-19.69	N.A.	N.A.		33,932,563	29,179,482
4	Great Western Bank, FSB, Beverly Hills	7,201,264	5,950,610	21.02	25,337	16,172	56.67	25,305,516	23,166,716
5	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	5,111,017	2,712,358	88.43	9,280	9,699	-4.32	1,213,108	1,025,967
6	Carteret Savings Bank, FA, Newark, N.J.	4,647,629	2,443,302	90.22	6,178	4,288	44.08	5,672,718	5,345,308
7	Imperial Savings Assn., San Diego, Calif.	4,365,679	2,049,307	113.03	8,548	2,965	188.30	9,374,734	7,957,387
8	Mercury Savings Assn., Wichita Falls, Tex.	4,319,193	4,590,181	-5.90	53	726	-92.70	617,062	746,482
9	Home Owners Federal Savings & Loan Assn., Burlington, Mass.	4,075,739	3,053,470	33.48	44,285	29,054	52.42	1,847,933	1,211,486
10	Transohio Savings Bank, Cleveland	3,868,676	2,344,106	65.04	23,886	6,851	248.65	5,612,553	3,580,272
11	Merabank, FSB, Phoenix	3,556,884	2,124,935	67.39	9,075	6,862	32.25	6,342,785	5,322,461
12	First Nationwide Bank, FSB, San Francisco	3,524,623	3,140,252	12.24	15,965	11,876	34.43	15,357,142	12,995,194
13	Coast Savings & Loan Assn., Los Angeles	3,398,824	2,798,427	21.45	6,146	4,650	32.17	11,096,110	8,044,701
14	Homestead Savings, FS & LA, San Francisco	3,357,298	5,007,810	-32.96	6,473	18,848	-65.66	5,497,745	5,060,565
15	Amerifirst Federal Savings & Loan Assn., Miami	3,266,017	2,760,894	18.30	8,794	4,490	95.86	4,055,319	3,957,579
16	Colonial Savings & Loan Assn., Fort Worth, Tex.	3,171,078	3,095,558	2.44	12,816	12,499	2.54	502,448	538,872
17	Great American First Savings Bank, San Diego, Calif.	3,135,791	2,966,043	5.72	545	2,430	-77.57	11,150,994	9,710,313
18	Comfed Savings Bank, Lowell, Mass.	3,100,181	2,255,284	37.46	21,261	11,386	86.73	1,411,726	991,911
19	Home Federal Savings & Loan Assn., San Diego, Calif.	3,054,374	3,159,568	-3.33	12,517	11,845	5.67	12,733,612	10,686,525
20	Glendale Federal Savings & Loan Assn., Calif.	2,938,640	2,646,418	11.04	4,477	3,361	33.20	18,059,868	15,966,689
21	Pacific First Federal Savings Bank, Tacoma, Wash.	2,819,708	3,206,171	-12.05	9,910	13,200	-24.92	4,330,257	3,627,491
22	Duval Federal Savings & Loan Assn., Jacksonville, Fla.	2,777,151	1,251,323	121.94	9,330	4,482	108.17	1,322,095	1,072,392
23	California Federal Savings & Loan Assn., Los Angeles	2,767,021	2,898,118	-4.52	6,060	3,058	98.17	21,339,064	19,253,289
24	Victor Savings & Loan Assn., FS & LA, Muskogee, Okla.	2,699,580	N.A.	—	15	N.A.		421,544	N.A.
25	Gibraltar Savings, Beverly Hills	2,677,025	2,569,302	4.19	27	28	-3.57	12,442,224	10,358,704
26	Investors Savings Bank, Richmond	2,338,606	1,034,984	125.96	3,580	1,862	92.27	1,755,022	1,123,668
27	Standard Federal Bank, Troy, Mich.	2,314,713	2,268,724	2.03	8,132	6,799	19.61	8,980,741	7,455,032
28	Western Federal Savings & Loan Assn., Marina Del Rey, Calif.	2,053,798	1,066,000	92.66	153	2,310	-93.38	2,026,970	1,753,553
29	Albuquerque Federal Savings & Loan Assn., N.M.	1,817,104	1,197,686	51.72	5,124	5,181	-1.10	2,377,582	1,868,954
30	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,802,726	1,064,809	69.30	3,832	3,049	25.68	1,953,166	1,723,663
31	Dominion Federal Savings & Loan Assn., Tyson Corner, Va.	1,689,144	1,088,850	55.13	3,935	2,557	53.89	1,773,088	1,520,197
32	Midfirst Savings & Loan Assn., Oklahoma City	1,660,800	N.A.	—	7,884	1,018	674.46	428,864	214,064
33	Gibraltar Savings Assn., Houston	1,571,205	1,525,562	2.99	3,640	2,081	74.92	5,921,285	5,276,174
34	Continental Savings Bank, Seattle	1,529,779	N.A.	—	2,827	N.A.	—	126,870	N.A.
35	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	1,459,699	1,309,006	11.51	4,171	4,052	2.94	1,295,607	1,275,993
36	Cenlar Federal Savings Bank, Pennington, N.J.	1,400,000	1,764,708	-20.67	6,798	13,226	-48.60	622,591	443,563
37	Dime Savings Bank of New York, FSB, Garden City, N.Y.	1,356,845	1,059,780	28.03	7,261	2,554	184.30	9,177,565	7,999,700
38	Chevy Chase Savings Bank, FSB, Md.	1,352,881	1,061,502	27.45	4,860	3,938	23.41	3,121,682	2,507,445
39	Security Savings & Loan Assn., Jackson, Miss.	1,302,383	N.A.	—	3,782	2,665	41.91	470,188	378,330
40	Perpetual Savings Bank, FSB, McLean, Va.	1,249,772	1,105,599	13.04	3,370	4,488	-24.91	4,479,394	4,120,959
41	Altus Bank, FSB, Mobile, Ala.	1,237,824	816,450	51.61	6,357	3,774	68.44	2,746,364	2,280,325
42	Platte Valley Federal Savings & Loan Assn., Gering, Neb.	1,223,456	444,488	175.25	791	574	37.80	390,133	367,865
43	Mercury Savings & Loan Assn., Huntington Beach, Calif.	1,202,756	984,613	22.16	?1	0	—	2,241,186	2,191,232
44	First Federal Savings & Loan Assn., Rochester, N.Y.	1,161,020	798,961	45.32	4,266	3,235	31.87	4,388,623	4,635,586
45	Citicorp Savings of Illinois, FS&LA, Chicago	1,127,487	1,015,558	11.02	3,849	3,183	20.92	5,601,121	4,590,681
46	Far West Savings & Loan Assn., Newport Beach, Calif.	1,115,123	949,578	17.43	1,451	1,455	-0.27	3,371,518	2,726,087
47	Sears Savings Bank, Glendale, Calif.	1,111,288	1,001,517	10.96	7,765	5,701	36.20	5,378,614	6,476,810
48	United Savings Bank, FSB, San Francisco, Calif.	1,104,864	392,543	181.46	3,570	54	6,511.11	760,974	596,586
49	Suncoast Savings & Loan Assn., Hollywood, Fla.	1,085,068	244,496	343.80	2,049	254	706.69	91,348	43,599
50	Georgia Federal Bank, FSB, Atlanta	1,083,186	894,952	21.03	N.A.	N.A.	—	3,602,921	3,086,980
51	Union Federal Savings & Loan Assn., Los Angeles	1,082,976	1,056,995	2.46	743	988	-24.80	1,579,069	1,438,369
52	Columbia Savings & Loan Assn., Beverly Hills	1,080,026	667,817	61.72	3,084	1,118	175.85	9,101,839	7,322,457
53	First Minnesota Savings Bank, FSB, Minneapolis	1,020,201	939,087	8.64	4,363	1,026	325.24	3,061,592	2,835,362
54	First Texas Savings Assn., Dallas	1,003,962	1,210,574	-17.07	3,392	2,868	18.27	3,602,520	3,902,537
55	Beverly Hills Savings, FS & LA, Beverly Hills	998,124	1,164,267	-14.27	3,181	1,725	84.41	1,902,274	2,257,662
56	Decatur Federal Savings & Loan Assn., Ga.	976,514	779,960	25.20	545	810	-32.72	1,935,425	1,869,433
57	Boston Five Cents Savings Bank, FSB, Boston	960,945	600,880	59.92	3,141	1,995	57.44	1,922,583	1,842,424
58	Fortune Savings Bank, Clearwater, Fla.	941,258	664,748	41.60	1,651	2,039	-19.03	2,708,972	2,155,506
59	United Savings Assn., Houston	936,321	1,049,071	-10.75	2,855	3,528	-19.08	5,909,915	5,615,049
60	Atlantic Financial Federal, Bala Cynwyd, Pa.	922,686	852,810	8.19	3,283	1,597	105.57	6,822,380	4,883,970
61	First Federal Savings & Loan Assn. Greenville, S.C.	905,430	736,230	22.98	2,471	1,551	59.32	1,898,114	1,890,827
62	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	898,879	725,487	23.90	4,885	4,313	13.26	2,912,967	2,559,807
63	Citicorp Savings, FS & LA, San Francisco	887,845	560,918	58.28	1,951	507	284.81	6,904,582	4,707,928
64	Bay View Federal Savings & Loan Assn., San Mateo, Calif.	869,143	814,272	6.74	1,228	1,095	12.15	1,782,921	1,456,215
65	Hamilton Savings Bank, FSB, San Francisco	796,834	343,156	132.21	1,764	556	217.27	221,785	170,636
66	American Charter Federal Savings & Loan Assn., Lincoln, Neb.	796,219	408,834	94.75	954	280	240.71	1,403,602	1,485,831
67	Downey Savings & Loan Assn., Costa Mesa, Calif.	775,966	859,318	-9.70	2,959	3,642	-18.75	2,759,654	2,522,619
68	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	769,357	N.A.	—	1,670	N.A.	—	1,186,463	N.A.
69	Southwest Savings & Loan Assn., Los Angeles	749,418	440,468	70.14	4,315	3,557	21.31	842,452	821,997
70	University Savings Assn., Houston	747,782	1,058,852	-29.38	36	20	80.00	4,116,956	4,054,904
71	Loyola Federal Savings & Loan Assn., Baltimore	742,809	588,900	26.13	2,013	1,823	10.42	1,660,465	1,588,984
72	Home Federal Savings & Loan Assn., Atlanta	741,318	566,969	30.75	2,473	1,310	88.78	223,922	223,783
73	First Federal Savings Bank of California, Santa Monica	730,321	513,315	42.28	851	562	51.42	1,518,070	1,361,428
74	Santa Barbara Savings & Loan Assn., Calif.	727,600	399,725	82.03	2,482	791	213.78	4,669,950	3,416,953
75	First Home Federal Savings & Loan Assn., Greensboro, N.C.	718,818	500,688	43.57	1,327	2,543	-47.82	1,224,259	1,231,072
76	Sterling Savings & Loan Assn., Royal Oak, Mich.	712,670	286,322	148.91	2,148	1,258	70.75	113,279	46,879
77	Household Bank, FSB, Newport Beach, Calif.	701,790	408,210	71.92	1,210	632	91.46	2,615,849	1,653,404
78	United Federal Savings & Loan Assn., Rocky Mount, N.C.	694,652	38,919	1,684.87	1,879	1,283	46.45	278,046	287,716
79	Champion Federal Savings & Loan Assn., Bloomington, Ill.	693,814	310,121	123.72	1,627	625	160.32	2,160,787	1,926,281
80	Community Federal Savings & Loan Assn., St. Louis, Mo.	693,202	604,527	14.67	1,950	2,334	-16.45	3,800,298	4,363,265
81	Capitol City Savings Assn., Austin, Tex.	689,396	326,291	111.28	2,436	1,670	45.87	339,876	290,588
82	American Savings & Loan Assn., FA, Salt Lake City, Utah	689,107	1,022,906	-32.63	3,339	4,043	-17.41	2,172,395	2,828,818
83	Western Savings & Loan Assn., Phoenix, Ariz.	688,597	625,974	10.00	2,935	3,147	-6.74	5,629,947	5,195,910
84	Ameribanc Savings Bank, Annandale, Va.	687,960	347,087	98.21	1,791	794	125.57	849,368	734,817
85	Honolulu Federal Savings & Loan Assn.	679,331	495,975	36.97	1,154	522	121.07	1,836,221	1,669,478
86	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	678,449	528,387	28.40	2,954	1,825	61.86	1,214,634	931,884
87	San Francisco Federal Savings & Loan Assn.	673,369	294,661	128.52	2,010	2,319	-13.32	2,650,580	2,088,520
88	Farm & Home Savings Assn., Nevada, Mo.	672,084	679,196	-1.05	2,449	2,200	11.32	3,460,060	3,212,034
89	First Financial Savings Assn, Stevens Point, Wis.	670,075	641,136	4.51	6,483	4,837	34.03	1,839,330	1,868,523
90	Northeast Savings, FA, Hartford, Conn.	624,454	490,057	27.42	1,384	126	998.41	6,670,772	5,276,220
91	County Savings Bank, Santa Barbara, Calif.	620,213	460,788	34.60	N.A.	N.A.	—	930,641	704,886
92	First Federal Savings & Loan Assn., Amarillo, Tex.	609,492	251,253	142.58	2,293	993	130.92	261,951	249,043
93	Guarantee Savings, FS & LA, Fresno, Calif.	582,169	577,550	0.80	1,911	2,672	-28.48	2,831,625	3,696,710
94	Far West Federal Banks, Portland, Ore.	577,262	644,134	-10.38	1,345	1,239	8.56	1,929,462	2,042,388
95	Hill Financial Savings & Loan Assn., Red Hill, Pa.	570,708	545,559	4.61	1,697	1,558	8.92	2,840,611	2,434,569
96	Cal America Savings & Loan Assn., FS&LA, Walnut Creek, Calif.	559,714	N.A.	—	1,538	N.A.	—	261,616	N.A.
97	Cardinal Federal Savings Bank, Cleveland	557,921	522,022	6.88	1,227	1,014	21.01	1,682,583	1,646,654
98	Home Savings Assn. of Kansas City, FA, Kansas City, Mo.	551,558	237,067	132.66	1,709	203	741.87	1,539,875	941,774
99	Pioneer Savings & Trust, FA, Roswell, N.M.	540,059	518,091	4.24	2,652	2,249	17.92	216,008	203,926
100	Fulton Federal Savings & Loan Assn., Atlanta	537,914	556,260	-3.30	1,950	2,493	-21.78	2,361,536	2,069,860

All data are from the Quarterly Financial Report to the Federal Home Loan Bank Board for FSLIC-insured institutions and were provided by **ADP Data Services Division, New York**, from their data base of FHLBB data. **Mortgage Loans Serviced for Others** are the total of all unpaid principal balances of all whole loans and participating interests in loans serviced by an institution but owned by others at the close of the period, whether or not originated by the institution. **Loan Servicing Fees** are the fees earned — as a result of the servicing for others of loans or participations therein — **during the 12-month periods ending on June 30, 1987, and June 30, 1986, respectively**. The 12-month servicing fees are calculated by summing the fees earned in each of the four quarters of the period. N.A. — Not available.

Top 100 Thrifts in Mortgage Security Holdings

Based on Mortgage-Backed Pass-Through Securities in Portfolios on 6/30/87 (Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1987

Rank 6/87		Total Mortgage Securities 6/30/87	6/30/86	% Chg.	Total Assets 6/30/87	6/30/86	Mortgage Securities /Assets (%) 6/30/87	6/30/86	Interest Earned On Mortgage Securities 6/30/87	6/30/86	% Chg.	Operating Income 6/30/87	Mtge. Int. /Oper. Inc 6/30/87
1	American Savings & Loan Assn., Stockton, Calif.	17,339,721	10,945,648	58.42	33,932,563	29,179,482	51.10	37.51	1,432,516	762,086	87.97	2,772,726	51.66
2	Gibraltar Savings, Beverly Hills	5,149,461	3,919,130	31.39	12,442,224	10,358,704	41.39	37.83	330,056	190,599	73.17	914,315	36.10
3	Standard Federal Bank, Troy, Mich.	4,333,505	2,905,507	49.15	8,980,741	7,455,032	48.25	38.97	369,660	197,296	87.36	708,638	52.16
4	Franklin Savings Association, Ottawa, Kan.	3,997,881	2,859,838	39.79	6,355,096	3,481,398	62.91	82.15	308,142	276,820	11.31	471,904	65.30
5	First Federal of Michigan, Detroit	3,658,456	3,944,393	-7.25	11,517,126	10,550,686	31.77	37.39	351,353	332,970	5.52	1,002,107	35.06
6	Crossland Savings, FSB, Brooklyn, New York	3,098,790	2,337,616	32.56	9,154,154	7,855,960	33.85	29.76	236,476	129,294	82.90	721,023	32.80
7	World Savings & Loan Assn., FS&LA, Oakland	2,558,236	2,319,247	10.30	13,209,711	12,214,404	19.37	18.99	232,159	256,844	-9.61	1,240,066	18.72
8	Guardian Savings & Loan Assn., Houston	2,409,190	2,040,426	18.07	2,975,523	2,579,081	80.97	79.11	184,442	196,044	-5.92	213,878	86.24
9	Glendale Federal Savings & Loan Assn., Calif.	2,384,420	2,373,245	0.47	18,059,868	15,966,689	13.20	14.86	211,483	230,661	-8.31	1,651,784	12.80
10	TCF Banking and Savings, FA, Minneapolis	2,324,305	2,033,285	14.31	5,642,144	5,823,743	41.20	34.91	195,699	198,041	-1.18	465,565	42.03
11	Northeast Savings, FA, Hartford, Conn.	2,175,040	1,264,448	72.01	6,670,772	5,276,220	32.61	23.97	167,749	89,589	87.24	522,226	32.12
12	Centrust Savings Bank, Miami	2,140,776	827,480	158.71	7,231,219	5,421,883	29.60	15.26	106,961	92,693	15.39	605,961	17.65
13	Commercial Federal S&L Assn., Omaha, Neb.	2,106,141	869,511	142.22	5,627,962	3,001,023	37.42	28.97	124,140	76,060	63.21	357,796	34.70
14	City Federal Savings Bank, Bedminster, N.J.	2,066,472	1,208,013	71.06	10,776,524	10,194,595	19.18	11.85	174,249	69,531	150.61	983,941	17.71
15	Home Savings of America, FA, Los Angeles	2,043,563	2,359,816	-13.40	27,748,974	27,878,939	7.36	8.46	132,818	326,088	-59.27	2,760,716	4.81
16	United Savings Association of Texas, Houston	2,026,464	1,948,247	4.01	5,909,915	5,615,049	34.29	34.70	183,405	132,179	38.76	496,813	36.92
17	Homestead Savings, FS&LA, San Francisco	1,996,797	2,247,797	-12.50	5,497,745	5,060,565	35.77	44.42	227,304	205,655	10.53	571,956	39.74
18	Imperial Savings Association, San Diego, Calif.	1,798,609	967,451	85.91	9,374,734	7,957,387	19.19	12.16	141,756	50,280	181.93	937,274	15.12
19	Santa Barbara Savings & Loan Assn., Calif.	1,770,323	1,075,104	64.67	4,669,950	3,416,953	37.91	31.46	143,436	64,200	123.42	335,052	42.81
20	Seamen's Bank for Savings, FSB, New York	1,756,492	885,245	98.42	3,732,706	3,189,257	47.06	27.76	131,578	46,475	185.48	318,594	41.64
21	Great Western Bank, FSB, Beverly Hills	1,728,254	975,326	77.20	25,305,516	23,166,716	6.83	4.21	81,042	90,970	-10.91	2,473,032	3.28
22	Goldome, Buffalo, N.Y. (a)	1,718,231	1,392,152	23.42	12,809,782	12,290,494	13.41	11.33	117,912	104,015	13.36	1,045,043	11.28
23	TransOhio Savings Bank, Cleveland	1,674,097	634,916	163.67	5,612,553	3,580,270	29.83	17.73	91,880	41,051	123.82	435,458	21.10
24	Florida Federal S & L Assn., St. Petersburg	1,626,424	916,197	77.52	5,408,156	5,194,406	30.07	17.64	113,656	91,233	24.58	439,566	25.86
25	Coast Savings & Loan Assn., Los Angeles	1,600,023	1,521,687	5.15	11,096,110	8,044,701	14.42	18.92	151,410	106,940	41.58	906,862	16.70
26	Gibraltar Savings Association, Houston	1,587,563	1,114,286	42.47	5,921,285	5,276,174	26.81	21.12	99,077	107,293	-7.66	422,139	23.47
27	Talman Home FS&LA of Illinois, Chicago	1,535,104	1,297,827	18.28	5,794,831	5,834,376	26.49	22.24	126,123	137,895	-8.54	497,105	25.37
28	Columbia Savings & Loan Assn., Beverly Hills	1,518,770	2,569,023	-40.88	9,101,839	7,322,457	16.69	35.08	222,738	210,225	5.95	964,509	23.09
29	Carteret Savings Bank, FA, Newark, N.J.	1,445,710	1,390,914	3.94	5,672,718	5,345,308	25.49	26.02	131,755	142,581	-7.59	540,176	24.39
30	Benjamin Franklin Fed. S&L Assn., Portland, Ore.	1,413,608	1,618,001	-12.63	4,450,246	4,394,547	31.76	36.82	178,179	194,728	-8.50	453,341	39.30
31	Great American First Savings Bank, San Diego	1,384,717	398,907	247.13	11,150,994	9,710,313	12.42	4.11	87,775	40,954	114.33	948,119	9.26
32	Merabank, FSB, Phoenix, Ariz.	1,285,535	1,197,990	7.31	6,342,785	5,322,461	20.27	22.51	134,016	141,290	-5.15	600,564	22.32
33	Pacific First Federal Savings Bank, Tacoma, Wash.	1,231,389	899,420	36.91	4,330,257	3,627,491	28.44	24.79	99,806	84,574	18.01	393,716	25.35
34	Roosevelt Federal S&L Assn., Chesterfield, Mo.	1,222,742	192,824	534.12	2,268,977	1,424,598	53.89	13.54	41,785	15,209	174.74	155,686	26.84
35	Bright Banc Savings Association, Dallas	1,150,128	950,540	21.00	4,870,282	4,612,430	23.62	20.61	87,406	64,042	36.48	385,575	22.67
36	First Nationwide Bank, FSB, San Francisco	1,136,986	762,465	49.12	15,357,142	12,995,194	7.40	5.87	137,260	74,744	83.64	1,351,943	10.15
37	Columbia Savings, FS&LA, Englewood, Colo.	1,130,626	804,822	40.48	2,767,405	2,660,310	40.86	30.25	87,144	60,412	44.25	237,236	36.73
38	Anchor Savings Bank, FSB, Northport, N.Y.	1,127,953	1,410,116	-20.01	7,486,870	7,328,381	15.07	19.24	126,608	87,068	45.41	612,699	20.66
39	Atlantic Financial Federal, Bala Cynwyd, Pa.	1,107,489	491,120	125.50	6,822,380	4,883,970	16.23	10.06	55,242	35,888	53.93	544,462	10.15
40	Farm and Home SA, Nevada, Mo.	1,063,233	288,979	267.93	3,460,060	3,212,034	30.73	9.00	61,613	37,747	63.23	279,350	22.06
41	Nevada Savings & Loan Assn., Las Vegas	1,043,941	73,260	1,324.98	2,194,577	1,648,194	47.57	4.44	41,372	29,316	41.12	171,751	24.09
42	Empire of America FSB, Buffalo, N.Y.	1,030,798	804,509	28.13	6,403,866	6,256,640	16.10	12.86	85,495	65,534	30.46	546,911	15.63
43	Bank Western Federal Savings Bank, Denver	1,030,250	579,638	77.74	3,807,731	3,278,655	27.06	17.68	62,644	18,810	233.04	315,542	19.85
44	California Federal S&L Assn., Los Angeles	1,005,146	901,723	11.47	21,339,064	19,253,289	4.71	4.68	111,623	138,776	-19.57	1,969,536	5.67
45	Fortune Savings Bank, Clearwater, Fla.	929,201	764,000	21.62	2,708,972	2,155,506	34.30	35.44	74,919	78,357	-4.39	228,181	32.83
46	Dime Savings Bank of New York, FSB, Garden City	890,078	965,306	-7.79	9,177,566	7,999,700	9.70	12.07	77,463	88,723	-12.69	821,843	9.43
47	Community Federal Savings & Loan Assn., St. Louis	874,939	1,379,688	-36.58	3,800,298	4,363,265	23.02	31.62	101,794	67,853	50.02	277,924	36.63
48	Fulton Federal Savings & Loan Assn., Atlanta	870,076	456,313	90.68	2,361,536	2,069,860	36.94	22.05	48,534	23,337	107.97	189,794	25.57
49	Altus Bank, FSB, Mobile, Ala.	825,780	553,105	49.30	2,746,364	2,280,325	30.07	24.26	61,953	54,716	13.23	226,285	27.38
50	Georgia Federal Bank, FSB, Atlanta	817,469	902,983	-9.47	3,602,921	3,086,980	22.69	29.25	69,567	55,592	25.14	304,675	22.83
51	Great Lakes Bancorp., FSB, Ann Arbor, Mich.	787,929	522,603	50.77	3,056,996	2,586,045	25.77	20.21	29,478	38,618	-23.67	286,248	10.30
52	Household Bank, FSB, Newport Beach, Calif.	785,154	272,293	188.35	2,615,849	1,653,404	30.02	16.47	45,143	10,056	348.92	216,643	20.84
53	Metropolitan Federal Bank, FSB, Fargo, N.D.	718,010	469,794	52.84	2,075,568	1,961,793	34.59	23.95	50,447	31,833	58.47	179,656	28.08
54	Financial Federal T&S Bank, Olympia Fields, Ill.	712,309	346,270	105.71	1,034,605	744,262	68.85	46.53	44,378	15,250	191.00	78,301	56.68
55	Home Federal Savings & Loan Assn., San Diego	700,963	599,064	17.01	12,733,612	10,686,525	5.50	5.61	59,867	40,747	46.92	1,206,048	4.96
56	San Francisco Federal S&L Assn.	699,442	450,709	55.19	2,650,580	2,088,520	26.39	21.58	49,402	26,126	89.09	230,606	21.42
57	Perpetual Savings Bank, FSB, McLean, Va.	688,610	427,637	61.03	4,479,394	4,120,959	15.37	10.38	50,194	69,895	-28.19	385,673	13.01
58	Albuquerque Federal Savings & Loan Assn., N.M.	676,477	243,906	178.17	2,377,582	1,868,954	28.54	13.05	32,050	13,194	142.91	225,495	14.21
59	Columbia First Fed. S&L Assn., Washington, D.C.	668,893	430,708	55.30	1,813,636	1,562,911	36.88	27.56	50,043	27,700	80.66	155,478	32.19
60	Peoples Heritage Federal S&L Assn., Salina, Kan.	667,772	481,733	38.62	1,840,742	1,489,966	36.28	32.33	55,317	61,196	-9.61	188,140	29.40
61	First Texas Savings Association, Dallas	660,943	742,186	-10.95	3,602,520	3,902,537	18.35	19.02	57,414	48,783	17.69	265,489	21.63
62	Lyons Federal Trust and Savings Bank, Ill.	636,852	10,895	5,745.36	2,267,696	1,855,333	28.08	0.59	34,467	528	6,327.84	192,461	17.91
63	Long Island Savings Bank FSB, Centereach, N.Y. (b)	620,772	724,673	-14.34	3,105,783	3,075,671	19.99	23.56	65,635	88,817	-26.10	283,880	23.12
64	Great American First Savings Bank, FSB, Tucson	606,879	478,087	26.94	3,034,963	2,682,968	20.00	17.82	48,312	21,550	124.19	259,883	18.59
65	First Federal Savings & Loan Assn., Rochester, N.Y.	591,431	959,049	-38.33	4,388,623	4,635,586	13.48	20.69	76,250	101,065	-24.55	388,644	19.62
66	First Minnesota Savings Bank, FSB, Minneapolis	580,014	241,822	139.85	3,061,592	2,835,362	18.94	8.53	41,211	11,905	246.17	255,862	16.11
67	Honolulu Federal Savings & Loan Assn.	520,589	222,689	133.77	1,836,221	1,669,478	28.35	13.34	22,800	13,042	74.82	153,758	14.83
68	Atlantic Federal S&L Assn., Fort Lauderdale, Fla.	518,565	371,168	39.71	2,069,729	1,720,286	25.05	21.58	35,142	32,985	6.54	168,081	20.91
69	D&N Savings Bank, FSB, Hancock, Mich.	515,237	674,239	-23.58	1,613,577	1,726,526	31.93	39.05	63,955	51,645	23.84	148,584	43.04
70	John Hanson S&L Assn., Inc., Beltsville, Md.	512,019	272,581	87.84	1,072,360	712,182	47.75	38.27	22,555	14,724	53.19	74,563	30.25
71	Home Owners Federal S&L Assn., Burlington, Mass.	498,164	56,067	788.52	1,847,933	1,211,486	26.96	4.63	17,915	5,337	235.68	247,850	7.23
72	Crossland Savings, FSB, Salt Lake City, Utah	496,988	338	146,938	1,830,593	133,652	27.15	0.25	19,205	30	63,916	71,782	26.75
73	Chevy Chase Savings Bank, FSB, Md.	494,144	309,330	59.75	3,121,682	2,507,445	15.83	12.34	35,195	28,369	24.06	295,277	11.92
74	Citicorp Savings of Illinois, FS&LA, Chicago	467,123	563,506	-17.10	5,601,121	4,590,681	8.34	12.27	44,396	48,939	-9.28	477,502	9.30
75	American Savings & Loan Assn., Miami	452,924	632,896	-28.44	3,048,228	2,622,072	14.86	24.14	51,075	75,276	-32.15	247,454	20.64
76	Columbia Federal Savings Bank, Queens, New York	447,289	505,875	-11.58	1,234,555	1,157,058	36.23	43.72	37,045	22,372	65.59	108,785	34.05
77	Northwestern Savings & Loan Assn., Chicago	422,385	173,218	143.85	1,199,222	786,654	35.22	22.02	30,311	8,488	257.10	103,555	29.27
78	Mid-America Federal S&L Assn., Columbus, Ohio	419,480	376,327	11.47	1,408,762	1,350,439	29.78	27.87	38,824	23,006	68.76	121,584	31.93
79	Astoria Federal S&L Assn., Queens, New York	403,362	536,565	-24.83	2,652,888	2,289,476	15.20	23.44	42,976	49,869	-13.82	239,968	17.91
80	American Charter Federal S&L Assn., Lincoln, Neb.	395,399	348,921	13.32	1,403,002	1,485,831	28.18	23.48	36,594	26,864	36.22	147,141	24.87
81	AmeriFirst Federal Savings & Loan Assn., Miami	380,651	247,519	53.79	4,055,319	3,957,579	9.39	6.25	19,538	37,251	-47.55	368,857	5.30
82	Leader Federal Savings & Loan Assn., Memphis	378,019	231,405	63.36	1,953,166	1,723,663	19.35	13.43	29,111	20,241	43.82	176,746	16.47
83	Gibraltar Savings, FA, Bellevue, Wash.	368,782	25,780	1,330.50	871,874	378,790	42.30	6.81	30,814	271	11,270	66,947	46.03
84	First Home FS&LA of North Carolinas FA, Greensboro, N.C.	360,827	370,397	-2.58	1,224,259	1,231,072	29.47	30.09	31,718	27,177	16.71	120,516	26.32
85	Citizens Federal S&L Assn., Dayton, Ohio	352,046	93,993	274.54	2,243,510	2,215,115	15.69	4.24	9,195	9,102	1.02	210,251	4.37
86	Superior Federal Bank, FSB, Fort Smith, Ark.	345,551	159,771	116.28	674,617	557,117	51.22	28.68	20,804	10,099	106.00	57,072	36.45
87	Financial FS&LA of Dade County, Miami Lakes, Fla.	343,713	377,487	-8.95	1,300,549	1,338,205	26.43	28.21	26,724	18,399	45.25	111,323	24.01
88	First Federal S&L Assn., Greenville, S.C.	342,587	238,070	43.90	1,898,114	1,890,827	18.05	12.59	7,279	7,335	-0.63	186,006	3.91
89	Standard Federal S&L Assn., Gaithersburg, Md.	341,681	85,120	301.41	1,213,108	1,025,967	28.17	8.30	9,211	3,895	136.48	114,602	8.04
90	Lincoln Savings Bank, FSB, Brooklyn, New York	341,450	509,703	-32.21	2,323,019	2,286,205	14.70	22.03	37,230	39,048	-4.66	203,436	18.30
91	Baltimore Federal Financial, FSA	331,707	143,734	130.78	1,849,192	1,720,210	17.94	8.36	19,696	19,675	0.11	162,735	12.10
92	Washington Federal Savings & Loan Assn., Seattle	330,074	152,347	116.66	1,401,108	1,123,740	23.56	13.56	29,318	14,780	98.36	138,657	21.14
93	Citizens Federal Savings & Loan Assn., Miami	322,856	237,941	35.69	2,693,105	1,959,894	11.99	12.14	33,646	27,359	22.98	228,064	14.75
94	Far West S & L Assn., Newport Beach, Calif.	319,476	163,192	95.77	3,371,518	2,726,087	9.48	5.99	24,573	15,675	56.77	290,598	8.46
95	American Savings Bank, FSB, New York	317,459	192,912	64.56	3,881,394	3,724,636	8.18	5.18	14,884	13,478	10.43	348,618	4.27
96	Crestmont Federal S&L Assn., Maplewood, N.J.	309,821	140,797	120.05	1,348,771	1,059,091	22.97	13.29	18,141	8,101	123.94	115,385	15.72
97	Cumberland Federal Savings Bank, Louisville, Ky.	305,574	281,801	8.44	981,210	925,334	31.14	30.45	23,968	24,914	-3.80	87,780	27.30
98	American Federal S&L Assn. of Iowa, Des Moines	304,987	250,258	21.87	1,055,896	1,062,481	28.88	23.55	26,124	25,304	3.24	96,533	27.06
99	Unifirst Bank for Savings, FA, Jackson, Miss.	299,801	160,090	87.27	863,358	761,925	34.72	21.01	25,685	10,614	141.99	76,449	33.60
100	Goldome Savings Assn., St. Petersburg, Fla.	295,241	261,491	12.91	1,782,810	1,876,399	16.56	13.94	29,298	17,234	70.00	158,019	18.54

Compiled by American Banker Copyright 1988. Data are for FSLIC-insured thrifts. **Data source: ADP Data Services Division, New York**, from its Federal Home Loan Bank Board data base of FSLIC-insured savings institutions. **Total Mortgage Securities** are mortgage-backed pass through securities held in the thrift's portfolio on June 30. **Mortgage-backed pass through securities** are the sum of: (1) all mortgage-backed pass-through securities insured or guaranteed by an agency or instrument (e.g., FHLMC, FNMA or GNMA) of the United States, including those eligible for liquidity plus (2) conventional mortgage-backed pass-through securities that are not insured or guaranteed by an agency or instrument of the United States. They include Mortgage Guaranty Insurance Corp. (MGIC) short-term participation certificates which are collateral loans secured by liens on real estate. **Interest earned on mortgage securities** is all interest earned on mortgage-backed pass through securities for the year-ended June 30, 1987 (sum of the four quarters ended June 30, 1987). Included is the amortization of discounts and premiums earned during the period. **Total operating income** is the sum of gross interest income from loans and investments, plus net income from leasing, REO operations, service corporations and subsidiaries, and office building operations, plus all other operating income, for year-ended June 30, 1987. **Mtge. Int./Oper. Inc.** is the ratio of interest earned on mortgage securities to total operating income, expressed as a percentage. **(a)**— Formerly Goldome FSB; changed title 5/87. **(b)**— A division of Long Island Savings Bank, FSB, Syosset, N.Y.

Top 200 Thrifts in Second Mortgage Loans

Dec. 31, 1986 Compared with Dec. 31, 1985 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/31/86		Second Mortgage Loans 12/31/86	12/31/85	% Chg.	Total Mortgage Loans 12/31/86	12/31/85	Ratio: 2nd Mtg. Loans/Total 12/31/86	12/31/85
1	City Federal Savings Bank, Elizabeth, N.J.	771,856	N.A.		8,843,649	5,790,474	8.73	
2	Citicorp Savings of Florida, FS&LA, Miami	557,380	499,045	11.69	2,371,192	2,349,814	23.51	21.24
3	Sears Savings Bank, Glendale, Calif.	435,183	406,912	6.95	4,923,807	4,596,110	8.84	8.85
4	Western Federal Savings & Loan Assn., Dallas	366,577	N.A.		1,924,418	N.A.	19.05	
5	American Savings & Loan Assn., Stockton, Calif.	346,002	323,042	7.11	29,372,847	22,481,200	1.18	1.44
6	Citicorp Savings, FS & LA, San Francisco	310,716	662,806	-53.12	3,828,614	3,357,163	8.12	19.74
7	Glendale Federal Savings & Loan Assn., Calif.	308,519	257,993	19.58	13,955,284	11,185,576	2.21	2.31
8	First Texas Savings Assn., Dallas	308,207	329,315	-6.41	2,607,694	2,810,403	11.82	11.72
9	TCF Banking & Savings, FA, Minneapolis	304,516	N.A.		4,279,296	3,944,280	7.12	
10	San Jacinto Savings Assn., Houston	296,877	292,808	1.39	1,931,141	1,432,259	15.37	20.44
11	Household Bank, FSB, Newport Beach, Calif.	247,622	166,028	49.14	1,835,131	871,700	13.49	19.05
12	Coast Savings & Loan Assn., Los Angeles	228,731	247,000	-7.40	6,812,921	5,127,763	3.36	4.82
13	Carteret Savings Bank, FA, Newark, N.J.	211,633	137,783	53.60	4,566,675	4,034,065	4.63	3.42
14	Murray Savings Assn., Dallas	194,538	216,921	-10.32	886,456	671,305	21.95	32.31
15	California Federal Savings & Loan Assn., Los Angeles	187,843	199,984	-6.07	15,821,251	14,238,189	1.19	1.40
16	First Nationwide Bank, FSB, San Francisco	179,993	197,890	-9.04	10,789,044	8,425,711	1.67	2.35
17	Home Federal Savings & Loan Assn., San Diego, Calif.	179,181	249,789	-28.27	10,012,940	8,791,604	1.79	2.84
18	Fidelity Federal Savings & Loan Assn., Glendale, Calif.	166,902	66,597	150.61	2,932,357	2,793,763	5.69	2.38
19	Western Federal Savings & Loan Assn., Marina Del Rey, Calif.	160,458	20,385	687.14	1,510,246	1,245,077	10.62	1.64
20	American Savings & Loan Assn., Salt Lake City, Utah	134,713	141,641	-4.89	1,998,048	2,075,249	6.74	6.83
21	Pomona First Federal Savings & Loan Assn., Calif.	133,852	143,392	-6.65	953,135	901,978	14.04	15.90
22	Dime Savings Bank of New York, FSB	126,593	25,348	399.42	6,269,789	4,766,715	2.02	0.53
23	Great Western Savings, FS&LA., Beverly Hills, Calif.	124,589	148,120	-15.89	20,377,616	20,274,630	0.61	0.73
24	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	123,235	63,541	93.95	983,135	1,156,771	12.53	5.49
25	Goldome Savings Assn, St. Petersburg, Fla.	119,155	491	24,167.82	1,204,303	1,112,984	9.89	0.04
26	Pacific First Federal Savings Bank, Tacoma, Wash.	118,371	62,298	90.01	3,334,767	2,812,269	3.55	2.22
27	First Jersey Savings & Loan Assn., Wyckoff, N.J.	116,318	125,862	-7.58	287,210	271,661	40.50	46.33
28	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	116,115	35,808	224.27	2,090,925	2,104,374	5.55	1.70
29	First Federal of Michigan, Detroit	114,393	95,084	20.31	7,797,485	7,055,949	1.47	1.35
30	St. Paul Federal Bank for Savings, Chicago	111,340	106,109	4.93	2,136,015	1,813,044	5.21	5.85
31	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	100,434	148,320	-32.29	850,133	876,079	11.81	16.93
32	Loyola Federal Savings & Loan Assn., Baltimore	97,518	85,527	14.02	1,255,260	1,189,490	7.77	7.19
33	Guarantee Savings, FS&LA., Fresno, Calif.	93,721	68,255	37.31	1,983,699	2,008,821	4.72	3.40
34	Dixie Savings & Loan Assn., New Orleans	91,722	130,161	-29.53	1,044,198	454,147	8.78	28.66
35	Resource Savings Assn., Denison, Tex.	91,008	103,479	-12.05	397,387	391,431	22.90	26.44
36	Stockton Savings Assn., Addison, Tex.	85,624	101,937	-16.00	404,068	437,785	21.19	23.28
37	Essex Savings Bank, Inc., Elizabeth City, N.C.	81,845	34,899	134.52	91,389	41,849	89.56	83.39
38	Gibraltar Savings, Beverly Hills, Calif.	79,302	548,110	-85.53	8,446,457	6,449,736	0.94	8.50
39	Lyons Fed. Trust & Savings Bank, Countryside, Ill.	77,890	85,811	-9.23	1,522,624	1,366,934	5.12	6.28
40	Beverly Hills Savings, FS&LA, Beverly Hills, Calif.	76,857	64,758	18.68	1,209,949	1,662,913	6.35	3.89
41	Skokie Federal Savings & Loan Assn., Ill.	75,613	102,683	-26.36	768,998	783,057	9.83	13.11
42	Far West Savings & Loan Assn., Newport Beach, Calif.	75,140	97,674	-23.07	2,482,265	1,746,368	3.03	5.59
43	Southwest Savings & Loan Assn., Phoenix, Ariz.	70,799	N.A.		1,627,966	1,539,226	4.35	
44	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	70,211	100,425	-30.09	903,108	884,167	7.77	11.36
45	First Federal Savings Bank of California, Santa Monica	66,905	81,891	-18.30	1,283,475	1,116,764	5.21	7.33
46	Briercroft Savings Assn., Lubbock, Tex.	66,124	88,517	-25.30	443,661	507,184	14.90	17.45
47	University Savings Assn., Houston	62,877	N.A.		2,880,163	3,091,958	2.18	
48	Shadow Lawn Savings & Loan Assn., Long Branch, N.J.	62,672	40,938	53.09	538,187	508,112	11.65	8.06
49	Perpetual Savings Bank, FSB, McLean, Va.	57,746	44,316	30.31	2,924,574	3,092,573	1.97	1.43
50	Brookside Savings & Loan Assn., Pasadena, Calif.	56,241	27,373	105.46	397,798	334,825	14.14	8.18
51	Citicorp Savings of Illinois, FS&LA, Chicago	55,300	74,430	-25.70	4,464,152	3,280,485	1.24	2.27
52	American Savings Bank, FSB, New York	55,048	29,951	83.79	2,747,774	2,700,423	2.00	1.11
53	Dominion Federal Savings & Loan Assn., Tyson Corner, Va.	54,549	11,798	362.36	1,560,837	1,250,824	3.49	0.94
54	Monroe Savings Bank, FSB, Rochester, N.Y.	54,085	40,851	32.40	468,988	425,402	11.53	9.60
55	Newport Balboa Savings, FA, Newport Beach, Calif.	53,936	74,683	-27.78	320,625	247,457	16.82	30.18
56	Home Savings of America, FA, Los Angeles	53,568	60,131	-10.91	19,724,211	19,398,011	0.27	0.31
57	Westwood Savings & Loan Assn., Los Angeles	53,049	45,689	16.11	358,104	444,542	14.81	10.28
58	San Francisco Federal Savings & Loan Assn.	52,724	83,911	-37.17	1,992,646	1,526,607	2.65	5.50
59	Capital Federal Savings & Loan Assn., Sacramento, Calif.	49,615	58,537	-15.24	687,092	582,786	7.22	10.04
60	Regency Savings Bank, FSB, Ann Arbor, Mich.	48,846	N.A.		235,223	N.A.	20.77	
61	First Western Savings Assn., Las Vegas, Nev.	48,498	75,715	-35.95	740,743	767,184	6.55	9.87
62	County Savings Bank, Santa Barbara, Calif.	48,292	42,428	13.82	751,276	619,584	6.43	6.85
63	Investors Savings & Loan Assn., Millburn, N.J.	48,170	30,882	55.98	647,078	576,222	7.44	5.36
64	First Federal Savings & Loan Assn., Jacksonville, Fla.	48,125	304	15,730.59	894,504	666,352	5.38	0.05
65	Southern California Savings & Loan Assn., FS&LA, Beverly Hills	48,092	75,492	-36.30	758,176	1,037,804	6.34	7.27
66	Security Federal Savings & Loan Assn., Columbia, S.C.	46,361	N.A.		671,934	604,918	6.90	
67	Downey Savings & Loan Assn., Costa Mesa, Calif.	45,455	36,390	24.91	1,675,776	1,606,197	2.71	2.27
68	World Savings & Loan Assn., FS&LA, Oakland, Calif.	45,381	60,576	-25.08	10,607,213	10,259,833	0.43	0.59
69	First Federal Savings & Loan Assn. of America, Honolulu	45,290	32,327	40.10	543,984	572,811	8.33	5.64
70	Merabank, FSB, Phoenix, Ariz.	45,199	33,262	35.89	4,891,583	4,603,457	0.92	0.72
71	Santa Clara Savings, FS&LA, Calif.	43,520	18,214	17.94	294,361	238,517	14.78	7.64
72	Long Beach Savings & Loan Assn., Calif.	42,855	54,953	-22.02	339,702	282,535	12.62	19.45
73	Virginia Beach Federal Savings & Loan Assn., Va.	42,579	60,319	-29.41	648,614	645,566	6.56	9.34
74	Talman Home Federal Savings & Loan Assn., Chicago	41,953	60,299	-30.43	4,056,944	4,416,638	1.03	1.37
75	Citizens Savings Bank, FSB, Providence, R.I.	41,758	31,912	30.88	906,883	660,792	4.61	4.83
76	French Market Homestead Savings Assn., Metairie, La.	41,537	N.A.		246,519	247,001	16.85	
77	Gibraltar Savings Assn., Houston	40,261	4,612	772.96	2,914,569	3,886,785	1.38	0.12
78	Bay View Federal Savings & Loan Assn., San Mateo, Calif.	40,095	25,690	56.07	1,420,880	1,216,503	2.82	2.11
79	Decatur Federal Savings & Loan Assn., Ga.	40,018	19,048	110.09	1,569,523	1,401,058	2.55	1.36
80	Redlands Federal Savings & Loan Assn., Calif.	39,758	28,914	37.50	505,313	421,327	7.87	6.86
81	Pan American Savings Bank, San Francisco	39,652	56,148	-29.38	185,247	182,745	21.40	30.72
82	Home Savings Assn, Houston	39,635	3,594	1,002.81	409,755	349,624	9.67	1.03
83	South Carolina Federal Savings & Loan Assn., Columbia	39,522	511	7,634.25	501,479	556,705	7.88	0.09
84	First Federal Savings & Loan Assn., San Antonio, Tex.	38,492	35,867	7.32	546,672	528,526	7.04	6.79
85	Unity Savings & Loan Assn., Beverly Hills, Calif.	38,365	61,723	-37.84	322,869	273,825	11.88	22.54
86	South Savings & Loan Assn., Slidell, La.	38,290	34,741	10.22	257,109	258,499	14.89	13.44
87	Mercury Savings & Loan Assn., Huntington Beach, Calif.	37,843	50,607	-25.22	1,440,500	1,536,238	2.63	3.29
88	Numerica Savings Bank, FSB, Manchester, N.H.	37,691	30,035	25.49	412,968	404,175	9.13	7.43
89	Leader Federal Savings & Loan Assn., Memphis, Tenn.	37,056	44,161	-16.09	1,316,067	1,237,001	2.82	3.57
90	Gibraltar Savings & Loan Assn., Mendham, N.J.	35,417	19,873	78.22	90,166	88,909	39.28	22.35
91	Security Savings & Loan Assn., Jackson, Miss.	35,046	44,579	-21.38	240,793	253,961	14.55	17.55
92	Germantown Trust Savings Bank, Tenn.	34,978	826	4,134.62	131,101	147,383	26.68	0.56
93	Butterfield Savings & Loan Assn., FS&LA, Santa Ana, Calif.	34,160	59,223	-42.32	378,769	470,351	9.02	12.59
94	First Keystone Federal Savings Bank, Chester, Pa.	33,389	25,630	30.27	237,963	236,142	14.03	10.85
95	Deauville Savings & Loan Assn., Los Angeles	33,189	18,700	77.48	90,042	60,308	36.86	31.01
96	Lakeland Savings & Loan Assn., Succasunna, N.J.	32,062	27,057	18.50	173,144	163,184	18.52	16.58
97	Columbia Savings, FS&LA, Englewood, Colo.	31,609	48,512	-34.84	2,250,017	1,962,681	1.40	2.47
98	Great American First Savings Bank, San Diego, Calif.	30,734	38,062	-19.25	8,078,544	6,152,229	0.38	0.62
99	Central Federal Savings FSB, Long Beach, N.Y.	30,346	31,672	-4.19	585,304	624,466	5.18	5.07
100	Bay Financial Savings Bank, Tampa, Fla.	30,212	2,728	1,007.48	80,607	24,858	37.48	10.97

All data are from the Quarterly Financial Report to the Federal Home Loan Bank Board for FSLIC-insured institutions and were provided by ADP Data Services Division, New York, from their data base of Fin. BB data. **Second Mortgage Loans** are all mortgage loans secured by junior liens, except those where the institution holds all prior liens. **Total Mortgage Loans** are the unpaid balance of all mortgage loans and contracts held as assets of the bank, included are first and second mortgages and mortgage-backed pass-through securities. **Ratio 2nd Mtg. Loans/Total** is second mortgage loans expressed as a percentage of the institution's total mortgage loans and contracts. **N.A. — Not available.**

At CPI, we're working constantly on the one thing that most concerns residential mortgage servicers today. Tomorrow.

In late October, over six hundred representatives from CPI client companies met at CPI's annual Users' Conference to discuss the challenges of residential mortgage servicing today... and tomorrow.

Two significant issues emerged from the three-day, intensive program of industry and systems topics. First, the mortgage market, particularly the secondary market, will remain volatile. Second, in many instances, servicing margins are decreasing.

Hence, it is even more important today that the CPI approach to mortgage data processing affords clients the lowest cost-per-loan-serviced in the industry. In addition, CPI has responded to the challenge of change with improvements in front-end processing and PC-based systems, to help clients better manage the demands of market-sensitive portfolios. Last year, over 85 enhancements were made to mainframe-based systems, continuing the CPI tradition of excellence in mortgage servicing.

Two things are certain concerning tomorrow; it will be both dynamic and different, and, more than ever, to meet the challenge of change, you need Computer Power.

CPI **Computer Power, Incorporated**

POST OFFICE BOX 2388, JACKSONVILLE, FLORIDA 32231-0076
(904) 350-1400

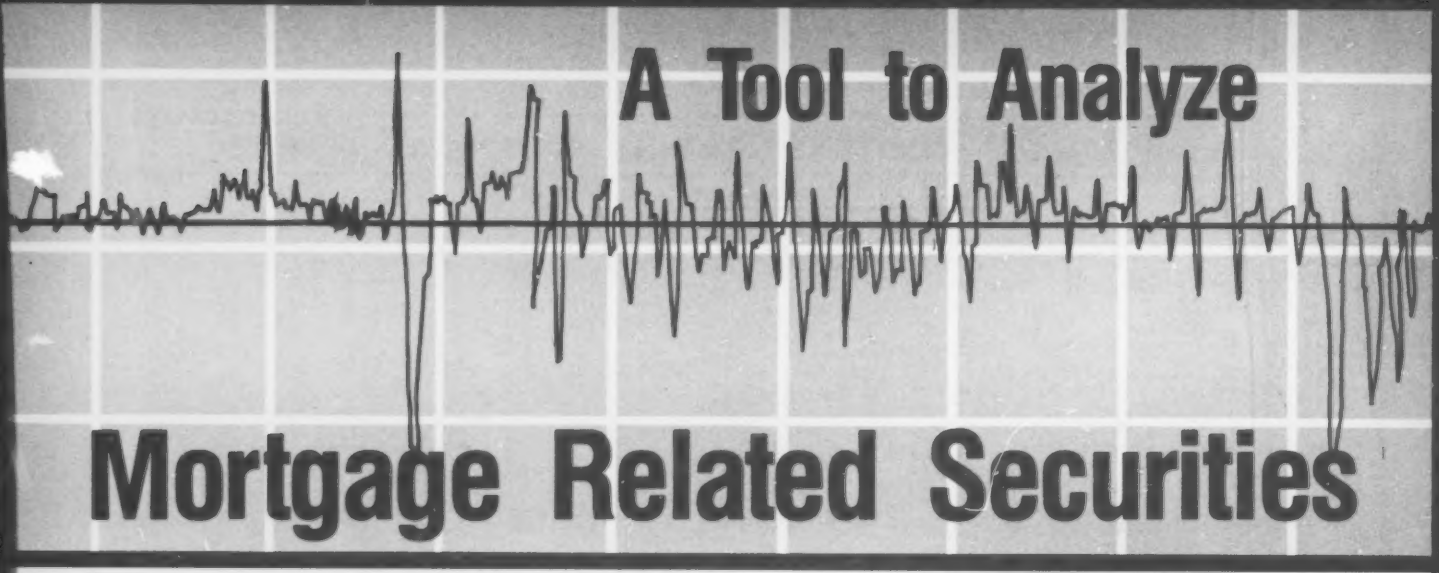
Top 200 Thrifts in Second Mortgage Loans

Dec. 31, 1986 Compared with Dec. 31, 1985 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/31/86		Second Mortgage Loans 12/31/86	12/31/85	% Chg.	Total Mortgage Loans 12/31/86	12/31/85	Ratio: 2nd Mtg. Loans/Total 12/31/86	12/31/85
101	Bell Savings & Loan Assn., FS&LA, San Mateo, Calif.	29,108	34,260	-15.09	908,061	1,252,960	3.21	2.74
102	Benjamin Franklin Federal Savings & Loan Assn., Portland	28,569	27,569	3.63	3,432,221	3,418,663	0.83	0.81
103	Pathway Financial, FA, Chicago	28,385	30,752	-7.70	773,263	808,230	3.67	3.80
104	Bayshore Savings Assn., La Porte, Tex.	27,822	33,052	-15.82	47,069	43,945	59.11	75.21
105	Irving Savings & Loan Assn., Paterson, N.J.	27,507	33,275	-17.33	201,772	165,168	13.63	20.15
106	Chevy Chase Savings Bank FSB, Md.	26,855	31,108	-13.67	2,203,638	2,077,617	1.22	1.50
107	Metropolitan Federal Savings & Loan Assn., Nashville, Tenn.	26,407	83,562	-68.40	787,299	752,170	3.35	11.11
108	International Savings & Loan Assn. Ltd, Honolulu	25,660	25,131	2.10	317,667	313,612	8.08	8.01
109	Sentry Savings Assn., Slaton, Tex.	25,324	3,184	695.35	79,867	52,546	31.71	6.06
110	Pacific Coast Savings & Loan Assn. of America, San Francisco	24,855	39,997	-37.86	618,260	554,676	4.02	7.21
111	Lincoln Savings Bank, FSB, Brooklyn, N.Y.	24,491	10,013	144.59	1,872,671	1,717,290	1.31	0.58
112	People's Bank, FSB, Johnston, R.I.	24,383	21,678	12.48	299,096	307,278	8.15	7.05
113	Investors Savings Bank, Richmond	23,993	19,375	23.83	1,216,221	725,718	1.97	2.67
114	Albuquerque Federal Savings & Loan Assn., N.M.	23,948	32,250	-25.74	1,181,415	998,430	2.03	3.23
115	North Jersey Savings & Loan Assn., Passaic, N.J.	23,943	31,607	-24.25	317,903	392,682	7.53	8.05
116	Prospect Park Savings & Loan Assn., Haledon, N.J.	23,771	14,909	59.44	294,867	268,219	8.06	5.56
117	San Angelo Savings Assn., Tex.	23,090	11,001	109.89	109,768	141,541	21.04	7.77
118	American Federal Savings & Loan Assn. of Colorado, Denver	23,056	20,591	11.97	808,234	677,511	2.85	3.04
119	Long Island Savings Bank of Centereach, FSB, N.Y.	22,778	25,744	-11.52	2,472,043	2,034,073	0.92	1.27
120	Empire of America, FSB, Buffalo, N.Y.	22,658	31,991	-29.17	3,626,899	3,587,622	0.62	0.89
121	Piedmont Federal Savings Bank, Manassas, Va.	22,229	2,193	913.63	252,465	207,865	8.80	1.06
122	Ohio Savings Assn., Cleveland	22,012	26,835	-17.97	1,083,926	1,134,181	2.03	2.37
123	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	21,865	28,461	-23.18	1,008,076	822,931	2.17	3.46
124	Lakeview Savings & Loan Assn., Paterson, N.J.	21,679	17,494	23.92	91,925	78,495	23.58	22.29
125	Commonwealth Savings & Loan Assn., Margate, Fla.	21,655	19,442	11.38	805,938	739,802	2.69	2.63
126	Great Southern Federal Savings Bank, Savannah, Ga.	21,644	16,564	30.67	758,107	747,982	2.86	2.21
127	Progressive Savings & Loan Assn., Alhambra, Calif.	21,587	50,356	-57.13	343,231	416,676	6.29	12.09
128	Yankee Bank for Finance & Savings, FSB, Boston	21,412	28,058	-23.69	446,656	425,296	4.79	6.60
129	Albany Savings Bank, FSB, N.Y.	21,411	9,758	119.42	1,014,065	1,006,186	2.11	0.97
130	First Federal Savings & Loan Assn., Rochester, N.Y.	21,370	20,045	6.61	3,449,723	3,275,445	0.62	0.61
131	North Land Savings & Loan Assn., Ashland, Wis.	20,213	N.A.		58,109	60,296	34.78	0.00
132	First Federal Savings & Loan Assn., Raleigh, N.C.	19,990	14,567	37.23	529,307	501,425	3.78	2.91
133	Yorkwood Savings & Loan Assn., Maplewood, N.J.	19,934	6,553	204.20	152,176	138,043	13.10	4.75
134	Century Federal Savings & Loan Assn., Pasadena, Calif.	19,922	37,349	-46.66	659,017	389,993	3.02	5.41
135	Western Financial Savings Bank, Orange, Calif.	19,704	10,281	91.65	704,978	259,466	2.79	3.96
136	Continental Savings of America, S&LA, San Francisco	19,109	32,492	-41.19	379,993	328,174	5.03	9.90
137	Western Savings & Loan Assn., Phoenix, Ariz.	19,016	16,518	15.12	2,342,557	2,360,576	0.81	0.70
138	Citicorp Savings of Wash., D.C., FS&LA	18,985	16,796	13.03	808,634	389,951	2.35	1.89
139	Freedom Savings & Loan Assn., Tampa, Fla.	18,984	23,995	-20.88	1,220,960	1,510,567	1.55	1.59
140	Pacific Savings Bank, Costa Mesa, Calif.	18,784	24,080	-21.99	1,207,740	804,125	1.56	2.99
141	New Horizons Savings & Loan Assn., San Rafael, Calif.	18,072	18,626	-2.97	87,137	66,565	20.74	27.99
142	Sun State Savings & Loan Assn., Phoenix, Ariz.	18,068	3,438	425.54	581,212	437,233	3.11	0.79
143	Long Island Savings Bank, FSB, Syosset, N.Y.	18,010	24,128	-25.36	1,695,991	1,066,222	1.06	2.26
144	Milford Federal Savings & Loan Assn., Mass.	17,664	19,186	-7.93	132,643	109,453	13.32	17.53
145	Collective Federal Savings Bank, Egg Harbor City, N.J.	17,575	22,767	-22.80	1,275,119	1,089,919	1.38	2.09
146	First Savings & Loan Assn., Beverly Hills, Calif.	17,498	17,059	2.57	36,833	30,909	47.51	55.19
147	Charter Oak Federal Savings Bank, Cincinnati	17,067	30,630	-44.28	264,776	245,178	6.45	12.49
148	Columbia First Federal Savings & Loan Assn., Washington, D.C.	16,883	15,595	8.26	1,552,640	1,223,699	1.09	1.27
149	Somerset Savings & Loan Assn., Bound Brook, N.J.	16,689	13,114	27.26	218,126	197,927	7.65	6.63
150	Hemet Federal Savings & Loan Assn., Calif.	16,520	20,691	-20.16	378,567	359,045	4.36	5.76
151	Bel Air Savings & Loan Assn., Los Angeles	16,498	21,953	-24.85	328,170	293,412	5.03	7.48
152	Citizens Federal Savings & Loan Assn., Miami	16,307	21,246	-23.25	1,965,901	1,701,644	0.83	1.25
153	Union Federal Savings & Loan Assn., Los Angeles	16,271	32,440	-49.84	1,357,320	1,225,129	1.20	2.65
154	First Federal Savings & Loan Assn., Pittsburgh	16,192	19,370	-16.41	1,825,832	1,613,230	0.89	1.20
155	United Federal Savings Bank, Des Moines, Iowa	16,028	17,672	-9.30	695,141	757,689	2.31	2.33
156	Great American First Savings Bank, FSB, Tucson, Ariz.	16,028	21,609	-25.83	2,381,359	1,771,371	0.67	1.22
157	Sacramento Savings & Loan Assn., Calif.	15,917	19,474	-18.27	1,270,353	1,255,868	1.25	1.55
158	Pima Savings & Loan Assn., Tucson, Ariz.	15,895	7,620	108.60	2,022,157	1,732,391	0.79	0.44
159	Commonwealth Federal Savings & Loan Assn., Norristown, Pa.	15,843	17,686	-10.42	800,891	801,708	1.98	2.21
160	Benjamin Franklin Savings Assn., Houston	15,738	16,254	-3.17	1,357,588	1,480,084	1.16	1.10
161	Commonwealth Savings Assn., Houston	15,199	N.A.		1,328,613	1,300,589	1.14	0.00
162	AmeriFirst Federal Savings & Loan Assn., Miami	15,136	17,951	-15.68	2,925,508	3,567,393	0.52	0.50
163	Atlantic Financial Savings Bank, FSB, San Francisco	15,075	20,914	-27.92	267,072	143,249	5.64	14.60
164	San Clemente Savings & Loan Assn., Calif.	14,967	17,667	-15.28	158,581	127,803	9.44	13.82
165	Columbia Savings & Loan Assn., Beverly Hills, Calif.	14,672	20,055	-26.84	4,181,262	3,030,503	0.35	0.66
166	Gem Savings Assn., Dayton, Ohio	14,539	16,058	-9.46	910,059	1,015,433	1.60	1.58
167	Gulf Federal Savings & Loan Assn., Metairie, La.	14,529	316,446	-95.41	N.A.	N.A.		
168	Surety Savings Assn., El Paso, Tex.	14,507	15,490	-6.35	206,239	187,280	7.03	8.27
169	First Federal Savings & Loan Assn., Charleston, S.C.	14,485	12,418	16.65	629,164	593,683	2.30	2.09
170	Central Savings & Loan Assn., New Orleans	14,451	10,334	39.84	52,883	51,009	27.33	20.26
171	Anchor Savings Bank, FSB, Northport, N.Y.	14,368	8,852	62.31	4,414,664	2,482,211	0.33	0.36
172	Tri-County Savings & Loan Assn., Camden, N.J.	14,263	30,892	-53.83	39,961	62,487	35.69	49.44
173	Herdin Savings & Loan Assn., Silsbee, Tex.	14,132	5,750	145.77	92,403	45,253	15.29	12.71
174	John Hanson Savings & Loan Assn., Inc., Beltsville, Md.	13,996	8,016	74.60	579,405	518,247	2.42	1.55
175	Seamen's Bank for Savings, FSB, New York	13,892	54,367	-74.45	2,837,765	2,647,045	0.49	2.05
176	Creditbanc Savings Assn., Austin, Tex.	13,541	10,987	23.25	390,797	377,797	3.46	2.91
177	Citizens Federal Savings & Loan Assn., Dayton, Ohio	13,539	899	1,406.01	1,636,213	1,523,950	0.83	0.06
178	Newport News Savings & Loan Assn., Va.	13,491	16,715	-19.29	259,846	245,442	5.19	6.81
179	First Minnesota Savings Bank, FSB, Minneapolis	13,478	2,117,054	-99.36	N.A.	N.A.		
180	Centennial Savings & Loan Assn., FS&LA, Guerneville, Calif.	13,385	5,483	144.12	118,652	172,726	11.28	3.17
181	First Federal Savings & Loan Assn. of Montclair, N.J.	13,327	9,954	33.89	196,166	224,899	6.79	4.43
182	Beneficial Savings Bank, FSB, Orlando, Fla.	13,301	5,473	143.03	29,234	16,718	45.50	32.74
183	Far West Federal Bank, SB, Portland, Ore.	13,052	8,475	54.01	1,202,591	952,611	1.09	0.89
184	First Federal of Arkansas, FA, Little Rock	12,997	11,297	15.05	1,459,250	1,477,314	0.89	0.76
185	Metropolitan Federal Savings & Loan Assn., Bethesda, Md.	12,932	3,891	232.36	450,189	407,189	2.87	0.96
186	Perpetual Federal Savings & Loan Assn., Anderson, S.C.	12,906	12,458	3.60	82,944	92,625	15.56	13.45
187	Elysian Federal Savings Bank, Hoboken, N.J.	12,888	14,129	-8.78	243,963	222,270	5.28	6.36
188	First Federal Savings & Loan Assn. of Nevada, Reno, Nev.	12,866	15,657	-17.83	445,014	472,846	2.89	3.31
189	Washington Federal Savings & Loan Assn., D.C.	12,855	N.A.		734,588	730,018	1.75	0.00
190	Old Stone Bank, FSB, Providence, R.I.	12,831	N.A.		2,108,709	1,744,583	0.61	0.00
191	Investors Savings Bank, FSB, Minneapolis	12,643	N.A.		155,718	78,737	8.12	0.00
192	First Federal Savings & Loan Assn., San Rafael, Calif.	12,447	15,685	-20.64	82,506	74,945	15.09	20.93
193	New Mexico Savings & Loan Assn., Albuquerque	12,185	16,227	-24.91	201,106	185,939	6.06	8.73
194	First Atlantic Savings & Loan Assn., Plainfield, N.J.	12,102	17,007	-28.84	826,034	723,900	1.47	2.35
195	People's Homestead Federal Bank for Savings, Monroe, La.	12,076	N.A.		196,124	149,437	6.16	0.00
196	Farmers Savings, FS&LA, Davis, Calif.	12,045	9,104	32.30	223,027	352,758	5.40	2.58
197	Rancho Bernardo Savings Bank, San Diego, Calif.	11,926	12,408	-3.88	63,499	32,276	18.78	38.44
198	Lincoln Savings & Loan Assn., Portland, Ore.	11,851	15,861	-25.28	231,986	245,875	5.11	6.45
199	Central Jersey Savings & Loan Assn., East Brunswick, N.J.	11,560	5,048	129.00	279,541	208,813	4.14	2.42
200	First Federal Savings & Loan Assn., Greenville, S.C.	11,555	20,374	-43.29	1,219,200	1,232,851	0.95	1.65

All data are from the Quarterly Financial Report to the Federal Home Loan Bank Board for FSLIC-insured institutions and were provided by **ADP Data Services Division, New York**, from their data base of FHLBB data. **Second Mortgage Loans** are all mortgage loans secured by junior liens, except those where the institution holds all prior liens. **Total Mortgage Loans** are the unpaid balance of all mortgage loans and contracts held as assets of the bank. Included are first and second mortgages and mortgage-backed pass-through securities. **Ratio: 2nd Mtg. Loans/Total** is second mortgage loans expressed as a percentage of the institution total mortgage loans and contracts. **N.A.** — **Not available.**



A Tool to Analyze Mortgage Related Securities

- Estimates return on investment of potential purchases.
- Measures sensitivity of return to changing interest rate and prepayment assumptions.
- Builds data base of currently owned securities and potential purchases, extracts and analyzes subsets for possible transactions.
- Evaluates horizon risk by portraying reduction in return associated with early sale in adverse interest rate environments.
- Improves acquisition analysis by evaluating the mortgage related portfolios of target institutions.
- Assist design of derivative securities and observation of their potential return and sensitivity.
- Utilizes book value and projected prepayments to amortize premiums and accrete discounts on a level yield basis.
- Interfaces with Sendero's Level III Asset/Liability Management Model for evaluation of your institution's overall rate risk.

The Mortgage Analyzer is a microcomputer-based financial model for use as an investment decision aid in evaluating mortgage related securities under multiple interest rate scenarios. It integrates prepayment assumptions that vary monthly with rate scenarios and the age of the instrument.

AVAILABLE EARLY 1988

The Mortgage Analyzer

Primary Tool for the Secondary Mortgage Market

Sendero is the world's largest company whose only business is financial modeling software and education for improving bottom-line performance through better evaluation and management of interest rate risk.

To learn more about The Mortgage Analyzer or any of Sendero's other products and services, please fill out and return the information request form or call Gary Markle at our headquarters 602/941-8112.

Sendero CORPORATION — A Fiserv Company

Please send me information on Sendero's:

- ☐ Mortgage Analyzer
- ☐ Asset/Liability software models
- ☐ Asset/Liability education courses
- ☐ Asset/Liability videotape programs

Name _____ Title _____

Institution _____

Address _____

City _____ State _____ Zip _____

Sendero Corporation
6900 East Camelback Road, 3rd Floor
Scottsdale, AZ 85251 602/941-8112

ABTS-88

Offices in New York, Cleveland, Milwaukee, Scottsdale and London with distributors in major cities in the U.S. and Canada.

Top 100 Thrifts in Total Commercial Loans

Dec. 31, 1986, Compared with Dec. 31, 1985 (Dollar Figures in Thousands)

Compiled by American Banker Copyright 1987

Rank 1986		Total Commercial Loans 12/31/86	12/31/85	% Chg.	Interest on Commercial Loans 1986	1985	% Chg.	Gross Operating Income 1986	1985	Commercial Loans/Total Assets (%) 12/31/86	12/31/85	Int. Comm. Loans/Gross Oper. Inc. (%) 1986	1985
1	Old Stone Bank FSB, Providence, R.I.	880,542	730,336	20.57	66,433	60,511	9.79	289,903	245,010	25.07	26.12	22.92	24.70
2	Goldome FSB, Buffalo, N.Y.	731,843	570,183	28.35	68,665	38,502	78.34	1,329,840	1,235,917	5.69	4.95	5.16	3.12
3	California Federal S & L Assn., Los Angeles	716,252	599,577	19.46	53,196	59,412	-8.93	2,079,849	2,040,665	3.49	3.33	2.56	2.86
4	CenTrust Savings Bank, Miami	625,731	70,478	787.84	43,163	7,117	506.48	637,622	550,367	10.24	1.47	6.77	1.29
5	City Federal Savings Bank, Elizabeth, N.J.	615,448	410,347	49.98	49,466	40,928	20.86	1,032,667	953,244	5.89	5.11	4.79	4.29
6	Empire of America FSB, Buffalo, N.Y.	576,753	470,964	22.46	44,986	47,995	-6.27	637,869	646,076	9.13	7.63	7.05	7.43
7	Home Federal S & L Assn., San Diego, Calif.	532,183	338,173	57.37	43,812	30,865	41.95	1,214,520	1,194,119	4.46	3.43	3.61	2.58
8	CrossLand Savings FSB, Brooklyn, N.Y.	478,682	256,591	86.55	31,816	29,839	6.63	719,304	776,186	5.44	3.83	4.42	3.84
9	Lincoln S & L Assn., Los Angeles	311,088	0	N.A.	2,258	0	N.A.	373,899	365,170	8.63	0.00	0.60	0.00
10	Western S & L Assn., Phoenix, Ariz.	300,022	240,118	24.95	19,861	10,972	81.02	577,310	498,513	5.39	4.78	3.44	2.20
11	Glendale Federal S & L Assn., Calif.	263,768	218,064	20.96	20,695	12,082	71.29	1,646,745	1,479,007	1.51	1.54	1.26	0.82
12	Atlantic Financial Federal, Bala Cynwyd, Pa.	261,349	143,292	82.39	17,993	7,364	144.34	522,193	429,442	4.70	3.40	3.45	1.71
13	Sunbelt Savings Assn. of Texas, Dallas	261,149	266,579	-2.04	23,972	17,182	39.52	315,550	373,357	8.17	8.89	7.60	4.60
14	Great American First Savings Bank, San Diego, Calif.	243,292	215,459	12.92	12,867	13,242	-2.83	1,053,306	897,021	2.31	2.60	1.22	1.48
15	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	239,504	155,827	53.70	19,969	14,497	37.75	298,216	273,097	8.90	6.48	6.70	5.31
16	Florida Federal S & L Assn., St. Petersburg, Fla.	235,380	260,009	-9.47	21,253	23,575	-9.85	487,938	530,923	4.28	4.99	4.36	4.44
17	Fortune Savings Bank, Clearwater, Fla.	234,392	113,024	107.38	14,189	10,911	30.04	233,862	216,261	9.78	5.54	6.07	5.05
18	First Nationwide Bank, FSB, San Francisco	226,028	0	N.A.	19,205	0	N.A.	1,343,491	1,243,158	1.41	0.00	1.43	0.00
19	AmeriFirst Federal S & L Assn., Miami	221,578	133,184	66.37	17,304	10,488	64.99	440,176	509,381	5.52	3.01	3.93	2.06
20	Carteret Savings Bank, FA, Morristown, N.J.	221,283	300,409	-26.34	28,889	28,798	0.32	583,611	603,341	3.92	5.79	4.95	4.77
21	TCF Banking & Savings, FA, Minneapolis	215,973	128,567	67.98	15,635	14,015	11.56	579,461	556,412	3.46	2.46	2.70	2.52
22	American Pioneer Savings Bank, Orlando, Fla.	191,019	124,767	53.10	15,019	8,811	70.46	142,739	95,553	10.34	12.60	10.52	9.22
23	Great American First SB, FSB, Tucson, Ariz.	189,664	45,164	319.95	10,868	3,553	205.88	270,589	242,842	6.39	1.93	4.02	1.46
24	Investors S & L Assn., Millburn, N.J.	189,244	199,291	-5.04	20,903	21,372	-2.19	189,269	214,411	9.20	9.73	11.04	9.97
25	Freedom S & L Assn., Tampa, Fla.	179,897	204,630	-12.09	17,902	20,052	-10.72	237,250	321,380	8.27	7.87	7.55	6.24
26	Midwest Federal S & L Assn. of Minneapolis	179,097	128,455	39.42	13,801	5,217	164.54	319,728	291,645	5.50	4.27	4.32	1.79
27	Perpetual Savings Bank, FSB, McLean, Va.	175,415	114,344	53.41	8,726	11,241	-22.37	415,982	453,461	3.98	2.82	2.10	2.48
28	Commonwealth Savings Assn., Houston	174,407	45,995	279.19	3,018	3,033	-0.49	298,787	236,492	9.69	2.96	1.01	1.28
29	Horizon Financial, FA, Southampton, Pa.	172,628	117,121	47.39	14,699	7,258	102.52	227,944	197,700	7.13	5.78	6.45	3.67
30	University Savings Assn., Houston	172,078	149,487	15.11	15,566	1,786	771.56	382,319	433,503	4.37	3.89	4.07	0.41
31	MeraBank Federal Savings Bank, Phoenix, Ariz.	168,572	111,381	51.35	12,540	17,556	-28.57	628,153	592,364	2.69	2.15	2.00	2.96
32	Gibraltar Savings, Beverly Hills, Calif.	154,638	255,056	-39.37	21,899	29,805	-26.53	1,107,417	990,850	1.36	2.70	1.98	3.01
33	Vernon S & L Assn., Tex.	152,179	170,589	-10.79	14,994	12,925	16.01	80,825	190,061	11.30	14.89	18.55	6.80
34	Caguas-Central Federal Savings Bank, P.R.	135,311	71,442	89.40	8,711	6,243	39.53	128,492	112,003	9.71	6.33	6.78	5.57
35	Albuquerque Federal S & L Assn., N.M.	135,047	136,097	-0.77	14,315	12,676	12.93	209,245	192,925	6.43	8.00	6.84	6.57
36	First Federal Savings Bank, Santurce, P.R.	134,685	100,600	33.88	12,308	5,871	109.64	138,565	126,961	9.72	7.60	8.88	4.62
37	First Federal S & L Assn., Greenville, S.C.	131,644	120,206	9.51	14,359	10,525	36.43	204,222	201,113	7.07	6.75	7.03	5.23
38	Dollar Bank FSB, Pittsburgh	129,757	93,732	38.43	9,620	9,031	6.52	243,321	264,260	5.45	3.93	3.95	3.42
39	San Jacinto Savings Assn., Houston	125,711	90,414	39.04	14,216	12,499	13.74	331,918	303,834	4.64	3.61	4.28	4.11
40	Eastover Bank for Savings, Jackson, Miss.	124,715	0	N.A.	4,678	0	N.A.	39,019	28,831	24.03	0.00	11.99	0.00
41	American Diversified Savings Bank, Lodi, Calif.	124,621	10,736	1,060.78	2,749	45	6,008.89	-277,574	121,585	20.32	1.10	-0.99	0.04
42	Wilmington Savings Fund Society, FSB, Del.	124,218	109,641	13.30	14,722	9,899	48.72	99,151	92,989	11.59	10.89	14.85	10.65
43	Far West Federal Bank, Portland, Ore.	124,199	127,682	-2.73	14,585	14,117	3.32	225,505	269,418	5.51	5.72	6.47	5.24
44	Naples Federal S & L Assn., Fla.	118,886	125,750	-5.46	13,546	9,714	39.45	144,241	133,474	8.56	10.27	9.39	7.28
45	Southwest S & L Assn., Phoenix, Ariz.	118,382	-67,207	76.15	8,863	6,173	43.58	215,136	213,939	5.67	3.30	4.12	2.89
46	Sandia Federal S & L Assn., Albuquerque, N.M.	116,214	65,106	78.50	6,255	3,503	78.56	112,061	109,282	9.80	6.43	5.58	3.21
47	Bank Western FSB, Denver	114,836	95,218	20.60	10,205	10,159	0.45	295,853	341,545	3.27	3.26	3.45	2.97
48	Pacific First Federal Savings Bank, Tacoma, Wash.	114,206	91,241	25.17	9,917	10,741	-7.67	406,218	320,058	2.79	2.71	2.44	3.36
49	Benjamin Franklin Savings Assn., Houston	113,758	79,379	43.31	8,820	13,461	-34.48	203,923	222,237	5.87	3.97	4.33	6.06
50	San Antonio Savings Assn., Tex.	106,136	92,251	15.05	15,767	15,719	0.31	243,641	241,757	4.06	4.04	6.47	6.50
51	Western Federal S & L Assn., Dallas	106,102	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6.70	N.A.	N.A.	N.A.
52	First Minnesota Savings Bank, FSB, Minneapolis	101,467	N.A.	N.A.	8,970	N.A.	N.A.	281,280	N.A.	3.31	N.A.	3.19	N.A.
53	Professional Savings Bank, Coral Gables, Fla.	100,977	68,877	46.60	5,964	N.A.	N.A.	17,008	N.A.	50.41	42.03	35.07	N.A.
54	Metropolitan Federal S & L Assn., Nashville, Tenn.	98,275	65,884	49.16	8,470	5,902	43.51	109,371	103,493	9.45	6.72	7.74	5.70
55	Downey S & L Assn., Costa Mesa, Calif.	98,172	75,697	29.69	5,781	4,783	20.87	306,182	297,160	3.94	2.90	1.89	1.61
56	Great Southern S & L Assn., Springfield, Mo.	95,471	51,013	87.15	7,005	4,522	54.91	45,760	42,639	20.95	12.39	15.31	10.61
57	Eureka Federal S & L Assn., San Carlos, Calif.	93,154	128,581	-27.55	3,154	7,791	-59.52	162,066	171,955	5.84	7.66	1.95	4.53
58	Numerica Savings Bank, FSB, Manchester, N.H.	91,394	41,191	121.88	6,662	3,821	74.35	65,464	62,487	13.36	7.34	10.18	6.11
59	Dominion Federal S & L Assn., Tyson Corner, Va.	89,459	24,408	266.52	3,831	1,180	224.66	184,465	171,021	5.15	1.76	2.08	0.69
60	Security S & L Assn., Vineland, N.J.	84,782	89,222	-4.98	9,376	4,677	100.47	98,269	88,844	8.92	10.42	9.54	5.26
61	Columbia S & L Assn., Fair Lawn, N.J.	83,874	74,141	13.13	9,638	5,592	72.35	123,945	117,372	7.13	6.85	7.78	4.76
62	Commodore Savings Assn., Stamford, Tex.	82,391	80,402	2.47	7,714	5,804	32.91	5,271	93,324	10.10	9.83	146.35	6.22
63	American S & L Assn., Salt Lake City, Utah	79,734	87,652	-9.03	8,463	9,302	-9.02	299,264	297,894	2.78	3.09	2.83	3.12
64	Gill Savings Assn., Hondo, Tex.	79,119	75,893	4.26	13,303	10,430	27.55	133,109	188,120	4.89	5.23	9.99	5.54
65	First Savings Assn., Houston, Tex.	77,481	0	N.A.	1,890	3,318	-43.04	87,270	85,380	8.50	0.00	2.17	3.89
66	Capitol Federal S & L Assn., Aurora, Colo.	76,227	44,517	71.23	5,829	3,466	68.18	128,178	119,958	6.32	4.07	4.55	2.89
67	Savings Bank of Puget Sound, FSB, Seattle	74,743	60,759	23.02	4,717	N.A.	N.A.	140,027	N.A.	5.98	5.85	3.37	N.A.
68	Heritage S & L Assn., Richmond, Va.	74,646	43,310	72.35	8,363	3,916	113.56	66,825	64,682	11.06	7.76	12.51	6.05
69	Columbia Savings, FS & LA, Englewood, Colo.	73,663	0	N.A.	4,289	0	N.A.	258,612	298,738	2.71	0.00	1.66	0.00
70	Pioneer Savings Bank, Clearwater, Fla.	73,086	48,372	51.09	6,010	4,152	44.75	195,364	206,860	3.62	2.46	3.08	2.01
71	First Federal Savings Bank & Trust, Pontiac, Mich.	72,365	129,732	-44.22	10,334	9,258	11.62	141,746	126,319	5.60	9.54	7.29	7.33
72	Standard Federal Bank, Troy, Mich.	71,802	68,716	4.49	3,850	3,727	3.30	760,637	642,316	0.91	1.00	0.51	0.58
73	Century Federal S & L Assn., Pasadena, Calif.	70,715	9,556	640.01	1,626	0	N.A.	101,951	88,025	7.05	1.17	1.59	0.00
74	North American Savings Assn., Grandview, Mo.	70,674	33,634	110.13	5,130	2,898	77.02	46,783	46,240	16.37	7.90	10.97	6.27
75	First Home Federal S & L Assn., Greensboro, N.C.	67,798	7,452	809.80	5,704	640	791.25	129,619	100,605	5.16	0.76	4.40	0.64
76	Continental Federal Savings Bank, Fairfax, Va.	67,653	28,459	137.72	5,132	2,307	122.45	93,684	95,466	6.89	3.21	5.48	2.42
77	Baltimore Federal Financial, FSA	65,732	15,561	322.42	4,932	988	399.19	167,361	185,790	3.73	0.90	2.63	0.53
78	Citizens Savings Bank, FSB, Providence, R.I.	65,004	45,735	42.13	8,043	4,596	75.00	148,452	128,465	3.38	3.10	5.42	3.58
79	Empire Savings Building & Loan Assn., Denver	64,055	64,704	-1.00	5,552	4,556	21.86	206,714	211,972	3.09	3.31	2.69	2.15
80	Gem Savings Assn., Dayton, Ohio	62,028	40,746	52.23	5,383	3,407	58.00	174,551	170,951	3.87	2.69	3.08	1.99
81	Far West Savings & Loan Assn., Newport Beach, Calif.	59,198	142,778	-58.54	2,151	2,151	0.00	304,446	245,260	1.94	5.84	0.71	0.88
82	First Southern Federal S & L Assn., Mobile, Ala.	58,453	45,625	28.12	17,532	3,704	373.33	256,491	197,164	2.34	2.22	6.84	1.88
83	Boston Five Cents Savings Bank, FSB	57,798	22,832	153.14	4,015	1,923	108.79	199,061	177,767	2.99	1.38	2.02	1.08
84	Mechanics & Farmers Savings Bk, FSB, Bridgeport, Conn.	57,762	61,225	-5.66	10,781	5,584	92.72	107,959	90,117	5.58	7.52	9.99	6.21
85	Yankee Bank for Finance & Savings, FSB, Boston	57,577	54,457	5.73	6,070	4,116	47.47	83,180	81,953	9.91	9.41	7.30	5.02
86	Pacific Savings Bank, Costa Mesa, Calif.	56,431	113,518	-50.29	6,434	0	N.A.	169,557	200,429	3.40	7.84	3.79	0.00
87	Security Savings Assn., Texarkana, Tex.	56,108	46,656	20.26	5,731	3,345	71.33	38,105	58,174	13.02	10.42	15.04	5.75
88	Charter S & L Assn., Corpus Christi, Tex.	54,425	21,685	150.98	2,600	6	43,233.33	46,618	48,902	10.86	5.28	5.58	0.01
89	Metropolitan Federal Bank, FSB, Fargo, N.D.	53,408	55,418	-3.63	5,662	5,987	-5.43	218,290	177,644	2.78	3.45	2.59	3.37
90	ComFed Savings Bank, Lowell, Mass.	52,408	19,303	171.50	2,074	1,513	37.08	147,601	105,505	4.10	2.15	1.41	1.43
91	American Federal Bank, FSB, Greenville, S.C.	52,209	44,745	16.68	6,722	5,364	25.32	98,332	110,003	5.24	5.05	6.84	4.88
92	United First Federal S & L Assn., Boise, Idaho	51,780	43,224	19.79	4,771	4,728	0.91	40,649	59,178	14.84	8.87	11.74	7.99
93	Bankers First Federal S & L Assn., Augusta, Ga.	50,144	33,736	48.64	5,286	1,551	240.81	84,313	71,245	7.07	5.22	6.27	2.18
94	Occidental/Nebraska FSB, Omaha	49,610	35,214	40.88	4,262	2,036	109.33	68,471	74,104	7.10	5.12	6.22	2.75
95	Investors Savings Bank, Richmond, Va.	49,311	10,151	385.77	2,036	1,015	100.79	146,950	109,118	3.04	1.08	1.39	0.93
96	Columbia Banking Federal S & L Assn., Rochester, N.Y.	49,082	29,919	64.05	3,863	2,028	90.48	153,329	138,224	3.42	2.30	2.52	1.47
97	Guaranty Federal S & L Assn., Dallas	47,236	18,320	157.84	3,044	247	1,132.39	218,892	126,985	2.10	1.06	1.39	0.19
98	Midwest Federal Savings Bank, Minot, N.D.	46,551	16,893	175.56	3,853	764	404.32	99,080	96,658	4.73	1.93	3.89	0.79
99	Ensign Bank FSB, New York	46,391	44,134	5.11	5,677	5,991	-5.24	114,269	108,268	3.08	4.31	4.97	5.53
100	Commerce SA, Dallas	46,357	25,169	84.18	5,489	2,910	88.63	85,100	100,239	5.54	3.06	24.47	25.11

All data are from the Quarterly Financial Report to the Federal Home Loan Bank Board for FSLIC-insured institutions and were provided by ADP Data Services, New York, from their data base of FHLBB data. **Commercial loans** include both secured and unsecured loans. **Secured commercial loans** include all loans on commercial properties having a security interest but not qualifying as a mortgage lien. **Unsecured commercial loans** include all unsecured loans for commercial purposes. **Interest on Commercial Loans** is the gross interest earned for the year on commercial loans. **Gross Operating Income** is the sum of all interest and noninterest income earned for the year. **Commercial Loans/Total Assets** is total commercial loans at the end of the period expressed as a percentage of total assets at the end of the period. **Int. Comm. Loans/Gross Oper. Inc.** is gross interest earned on commercial lending expressed as a percentage of gross operating income for the year.

AMERICAN REAL ESTATE GROUP

is the key to unlocking capital from non-performing assets.

THE PROBLEM: Non-performing real estate can lock up working capital and be a burden on bottom line performance. Loan portfolios cannot afford non-performing real estate.

THE SOLUTION: American Real Estate Group specializes in the restructure of loans and the disposition and management of real estate for profit. No other firm offers the range of professional skills and innovation required for consistent performance with problem real estate.

THE TRACK RECORD: Since January 1985, American Real Estate Group has sold over $1.8 billion in real estate. Since January 1986, the firm has restructured or modified more than $5.2 billion in loans. American Real Estate Group currently has more than 8,300 residential units and more than 3.5 million square feet of commercial/industrial space under management.

THE RECOMMENDED ACTION: Call American Real Estate Group today. 714-553-3730

AMERICAN REAL ESTATE GROUP
A DIVISION OF AMERICAN SAVINGS AND LOAN ASSOCIATION

SYSTEMIZED SOLUTIONS FOR PROBLEM REAL ESTATE
• Debt Restructure • Development • Marketing • Property Management • Real Estate MIS

Top 100 Thrifts in Consumer Loans

Dec. 31, 1986 Compared with Dec. 31, 1985 (Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86		CONSUMER LOANS 12/31/86	12/31/85	% Chg.	Consumer Loans As % of Assets 12/31/86	12/31/85	AUTO LOANS 12/31/86	12/31/85	CREDIT CARD LOANS 12/31/86	12/31/85	GROSS INTEREST INCOME ON CONSUMER LENDING 12/31/86	12/31/85	% Chg.
1	First Nationwide Bank, FSB, San Francisco	1,771,203	518,025	241.91	11.04	4.52	1,243,370	1,604	123,328	88,562	127,926	28,740	345.11
2	Goldome FSB, Buffalo, N.Y.	1,366,042	1,283,647	6.42	10.63	11.15	24,166	45,464	153,511	121,269	162,763	148,131	9.88
3	Western S & L Assn., Phoenix, Ariz.	1,045,240	787,927	32.66	18.78	15.67	1,176	482	225,791	93,559	108,637	78,445	38.49
4	Midwest Federal Savings & Loan Assn, Minneapolis	980,883	843,779	16.25	30.14	28.03	36,041	72,108	3,020	2,469	102,514	73,970	38.59
5	California Federal Savings & Loan Assn., Los Angeles	901,926	942,668	-4.32	4.40	5.24	172,964	168,579	173,086	154,434	111,713	120,184	-7.05
6	Citicorp Savings, FS&LA, San Francisco	898,135	725,344	23.82	18.04	16.45	547,722	437,376	16,567	7,333	80,936	24,087	236.02
7	Sears Savings Bank, Glendale, Calif.	887,253	565,510	56.90	13.49	9.18	842,338	511,162	3,367	2,352	74,985	65,848	13.88
8	Florida Federal Savings & Loan Assn., St. Petersburg	833,358	722,284	15.38	15.17	13.87	7,731	3,819	48,235	46,852	75,409	69,534	8.45
9	Atlantic Financial Federal, Bala Cynwyd, Pa.	782,257	210,525	271.57	14.08	4.99	48,775	4,128	462,434	147,255	68,140	17,200	296.16
10	Great Western Savings, FS&LA, Beverly Hills, Calif.	633,749	541,292	17.08	2.61	2.30	12,755	3,783	261,717	246,370	86,186	71,109	21.21
11	Great American First Savings Bank, San Diego, Calif.	631,854	593,836	6.40	6.01	7.18	61,388	44,654	265,247	196,494	85,661	75,771	13.05
12	Empire of America FSB, Buffalo, N.Y.	602,507	566,877	6.29	9.54	9.19	178,407	186,509	73,170	38,328	63,615	41,049	54.97
13	Empire of America FSB, DeLand, Fla.	554,181	534,128	3.75	20.12	20.22	64,788	59,907	2,254	2,979	58,740	41,716	40.81
14	Anchor Savings Bank, FSB, Northport, N.Y.	534,837	560,937	-4.65	7.27	12.37	252,302	123,458	47,237	9,733	75,732	50,102	51.16
15	First Financial Savings Assn., Stevens Point, Wis.	467,095	373,096	25.19	25.32	19.96	33,375	54,531	142,049	97,123	54,029	34,300	57.52
16	AmeriFirst Federal Savings & Loan Assn., Miami	463,048	324,052	42.89	11.53	7.32	6,445	2,402	357,778	228,128	45,847	38,636	18.66
17	Glendale Federal Savings & Loan Assn., Calif.	442,129	344,421	28.37	2.53	2.43	259,310	174,220	415	443	54,359	57,196	-4.96
18	Bank Western Federal Savings Bank FSB, Denver	424,804	399,449	6.35	12.11	13.69	944	942	197,598	152,496	52,869	51,979	1.71
19	Citicorp Savings of Illinois, FS&LA, Chicago	409,496	328,096	24.81	7.41	7.28	166,057	209,705	73,023	13,667	44,688	35,140	27.17
20	MeraBank, FSB, Phoenix, Ariz.	406,238	278,376	45.93	6.47	5.38	43,107	5,044	117,209	122,757	42,209	29,637	42.42
21	Western Financial Savings Bank, Orange, Calif.	392,940	323,185	21.58	31.80	42.38	391,532	322,766	0	0	35,641	26,416	34.92
22	CenTrust Savings Bank, Miami	365,507	194,521	87.90	5.98	4.04	46,687	14,632	17,629	5,345	29,968	17,302	73.21
23	Citicorp Savings of Florida, FS&LA, Miami	364,556	526,449	-30.75	12.37	16.10	350,889	521,445	10,462	1,050	16,898	19,443	-13.09
24	Home Federal Savings & Loan Assn., San Diego, Calif.	363,078	359,947	0.87	3.04	3.65	62,645	58,193	227,349	207,829	43,204	83,770	-48.43
25	TCF Banking & Savings, FA, Minneapolis	343,621	422,296	-18.63	5.51	8.08	65,326	17,363	2,720	65,016	33,008	41,027	-19.55
26	Champion Federal Savings & Loan Assn., Bloomington, Ill.	343,072	255,522	34.26	17.37	14.43	224,813	159,281	12,466	4,336	37,663	26,799	40.54
27	Chevy Chase Savings Bank, FSB, Md.	318,911	46,092	591.90	11.45	2.05	9,520	5,753	299,842	36,675	21,088	N.A.	N.A.
28	Guarantee Savings, FS&LA, Fresno, Calif.	303,643	298,943	1.57	10.48	10.59	27,847	25,339	45,239	32,904	32,482	32,052	1.34
29	First Federal Savings Bank, Santurce, P.R.	296,765	116,065	155.69	21.41	8.76	92,716	24,312	44,438	22,288	24,955	10,073	147.74
30	Imperial Savings Assn., San Diego, Calif.	281,221	278,230	1.08	3.17	3.85	22,886	25,902	155,694	144,661	34,818	31,109	11.92
31	Georgia Federal Bank, FSB, Atlanta	277,548	238,432	16.41	8.65	9.65	47,152	48,163	19,653	22,477	31,557	28,844	9.41
32	First Federal Savings & Loan Assn., Greenville, S.C.	275,631	223,586	23.28	14.81	12.55	82,109	61,590	17,659	9,705	30,013	23,053	30.19
33	Northeast Savings, FA, Hartford, Conn.	269,887	295,918	-8.80	4.55	6.39	13,315	73,980	21,373	2,727	35,995	28,187	27.70
34	Bright Banc Savings Assn., Dallas	261,574	142,149	84.01	5.45	5.66	9,491	9,703	14,430	15,983	36,112	17,596	105.23
35	Standard Federal Bank, Troy, Mich.	253,614	317,488	-20.12	3.22	4.62	175,700	247,884	31,281	19,164	31,003	16,697	85.68
36	Dixie Savings & Loan Assn., New Orleans, La.	246,116	242,034	1.69	15.81	18.52	1,281	489	0	0	31,683	38,283	-17.24
37	First Federal of Michigan, Detroit	245,974	183,769	33.85	2.25	1.88	3,130	4,134	4,119	3,409	28,037	18,002	55.74
38	Freedom Savings & Loan Assn., Tampa, Fla.	243,770	218,276	11.68	11.21	8.40	90,061	89,608	120,786	87,914	31,223	26,656	17.13
39	Avondale Federal Savings Bank, Chicago	238,577	209,065	14.12	45.98	45.45	0	0	238,493	208,908	22,941	18,323	25.20
40	First Minnesota Savings Bank, FSB, Minneapolis	228,744			7.47		33,912		34,719		22,753		
41	Perpetual Savings Bank, FSB, McLean, Va.	217,574	86,999	150.09	4.94	2.15	36,933	11,128	116,075	33,197	12,569	5,303	137.02
42	Horizon Financial, FA, Southampton, Pa.	205,651	217,095	-5.27	8.50	10.71	34,518	32,924	23,216	701	26,334	14,867	77.13
43	Home Savings Assn., Odessa, Tex.	205,411	201,016	2.19	33.67	41.56	5,729	12,179	0	0	27,762	27,763	.00
44	Pacific First Federal Savings Bank, Tacoma, Wash.	204,233	110,017	85.64	4.99	3.27	1,193	25,716	17,458	4,751	17,861	11,440	56.13
45	Loyola Federal Savings & Loan Assn., Baltimore	195,549	175,357	11.51	12.03	11.71	133,617	118,285	39,135	36,416	34,101	30,266	12.67
46	Old Stone Bank, FSB, Providence, R.I.	194,178	141,869	36.87	5.53	5.07	40,786	32,712	16,997	10,556	18,297	10,820	69.10
47	Home Savings of America, FA, Los Angeles	193,409	174,689	10.72	0.70	0.65	0	0	88,284	65,430	21,261	18,277	16.33
48	Far West Federal Bank, Portland, Ore.	191,850	189,837	1.06	8.51	8.51	681	1,325	151,118	141,859	26,180	23,979	9.18
49	Fulton Federal Savings & Loan Assn., Atlanta	187,857	156,970	19.68	9.15	8.05	36,418	22,205	58,392	39,951	20,655	20,867	-1.02
50	United Savings Assn., Houston	187,315	254,389	-26.37	3.13	5.35	601	1,589	0	0	26,635	29,688	-10.28
51	Leader Federal Savings & Loan Assn., Memphis, Tenn.	186,875	181,631	2.89	10.04	10.78	3,430	4,650	58,033	57,285	24,763	20,881	18.59
52	Gem Savings Assn., Dayton, Ohio	186,749	86,445	116.03	11.66	5.70	53,235	14,240	64,174	26,017	15,662	6,962	124.96
53	First Federal Savings & Loan Assn., Rochester, N.Y.	182,400	149,300	22.17	4.05	3.19	34,210	31,788	19,570	8,505	19,647	15,709	25.07
54	First Southern Federal Savings & Loan Assn., Mobile, Ala.	182,366	134,366	35.72	7.31	6.54	10,829	8,727	0	0	20,440	14,826	37.87
55	American Savings & Loan Assn., Salt Lake City, Utah	181,718	202,204	-10.13	6.34	7.14	13,704	13,455	5,786	101,354	25,127	18,635	34.84
56	Security Savings & Loan Assn., Milwaukee, Wis.	179,997	94,874	89.72	12.56	6.65	8,248	2,734	18,768	4,207	14,676	9,167	60.10
57	Dollar Bank, FSB, Pittsburgh	177,637	106,559	66.70	7.46	4.47	27,282	827	26,964	11,534	15,325	12,366	23.93
58	Albuquerque Federal Savings & Loan Assn., N.M.	171,820	168,619	1.90	8.18	9.91	87,163	97,359	62,495	36,771	22,557	19,176	17.63
59	Berkeley Federal Savings & Loan Assn., Millburn, N.J.	171,119	182,703	-6.34	16.41	20.18	965	1,190	36,500	14,157	23,894	30,979	-22.87
60	Citizens Savings Bank, FSB, Providence, R.I.	165,949	152,146	9.07	8.63	10.30	95,234	83,465	0	0	24,315	21,135	15.05
61	Community Federal Savings & Loan Assn., St. Louis, Mo.	165,588	138,002	19.99	4.11	3.69	22,939	15,410	17,381	11,145	17,631	15,692	12.36
62	Crossland Savings, FSB, Brooklyn, New York	165,318	141,933	16.46	1.88	2.12	3,526	5,262	1,461	1,384	18,074	15,449	16.99
63	Transohio Savings Bank, FSB, Cleveland	157,135	110,587	42.09	3.04	3.44	13,475	5,745	16,862	2,198	15,343	9,162	67.46
64	American Savings & Loan Assn. of Florida, Miami	156,652	84,429	85.54	5.94	3.11	118,527	55,739	28,882	16,852	13,987	6,240	124.15
65	Great Lakes Federal Savings & Loan Assn., Ann Arbor, Mich.	154,463	126,138	22.46	5.74	5.25	21,154	29,281	2,285	0	14,682	13,650	7.56
66	Landmark Savings Assn., Pittsburgh	150,784	112,251	34.33	9.74	7.57	67,546	27,978	8,129	980	14,939	10,431	43.22
67	American Federal Bank, FSB, Greenville, S.C.	149,903	136,038	10.19	15.04	15.35	64,008	70,455	3,871	0	16,985	16,938	0.28
68	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	148,418	115,364	28.65	5.68	4.72	9,910	13,093	1,935	1,801	15,678	8,974	74.70
69	University Savings Assn., Houston	148,264	102,506	44.64	3.77	2.67	14,961	26,304	2,494	1,820	16,502	25,130	-34.33
70	First Atlantic Savings & Loan Assn., Plainfield, N.J.	144,065	135,369	6.42	11.98	13.08	12,591	22,834	741	379	15,777	14,969	5.40
71	Carteret Savings Bank, FA, Newark, N.J.	143,946	120,368	19.59	2.55	2.32	9,208	15,280	7,470	4,464	15,361	15,486	-0.81
72	Pioneer Savings Bank, Clearwater, Fla.	140,918	164,934	-14.56	6.99	8.38	61,007	72,609	21,735	17,359	18,604	19,867	-6.36
73	Benjamin Franklin Fed. S & L Assn., Portland, Ore.	139,957	111,424	25.61	3.16	2.73	40,222	29,123	35,976	30,899	17,312	11,775	47.02
74	Bayamon Federal Savings & Loan Assn., P.R.	138,551	77,928	77.79	12.50	8.46	49,684	21,422	8,612	870	14,599	7,297	100.07
75	Talman Home Federal Savings & Loan Assn., Chicago	136,940	156,399	-12.44	2.40	2.59	14,494	9,152	2,720	1,040	19,401	23,437	-17.22
76	Dime Savings Bank of New York, FSB	135,001	1,098,664	-87.71	1.61	13.28	0	0	16,113	15,630	71,835	124,876	-42.47
77	American S & L Assn. of Brazoria, Lake Jackson, Tex.	131,542	153,059	-14.06	41.88	54.57	0	0	0	0	12,201	9,258	31.79
78	Ponce Federal Bank, FSB, P.R.	131,063	40,748	221.64	15.00	5.69	0	58	965	215	5,635	4,218	33.59
79	Caguas-Central Federal Savings Bank, P.R.	130,106	97,915	32.88	9.33	8.68	68,235	56,332	7,918	6,033	11,226	8,912	25.96
80	American Pioneer Savings Bank, Orlando, Fla.	129,312	36,337	255.87	7.00	3.67	17,192	3,722	5,015	2,243	7,523	2,675	181.23
81	Security Savings & Loan Assn., Vineland, N.J.	125,952	93,830	34.23	13.25	10.96	68,645	52,353	1,197	8,209	10,537	7,759	35.80
82	Fortune Savings Bank, Clearwater, Fla.	124,215	83,346	49.04	5.18	4.08	31,323	16,860	11,145	6,439	10,931	9,075	20.45
83	First Texas Savings Assn., Dallas	119,688	111,555	7.29	3.23	3.00	78,137	81,313	4,934	4,494	15,611	15,400	1.37
84	First Federal Savings Bank, Cleveland	119,332	82,029	45.48	8.03	8.09	926	986	72,060	41,809	10,380	8,021	29.41
85	Meritor Savings, FA, Winter Haven, Fla.	117,746	40,137	193.36	15.38	7.06	7,253	7,177	15,641	11,877	7,199	5,056	42.39
86	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	111,582	85,900	29.90	9.12	6.83	2,401	1,303	53,633	14,198	10,615	7,765	36.70
87	Citizens Federal Savings & Loan Assn., Dayton, Ohio	107,397	83,497	28.62	4.76	4.17	33,883	11,797	50,799	47,634	14,329	6,861	108.85
88	Sunbelt Savings Assn., Dallas	107,059	125,735	-14.85	3.35	4.19	11,963	13,411	22,222	45	13,832	13,884	-0.37
89	Household Bank, FSB, Newport Beach, Calif.	105,306	78,825	33.59	4.95	6.52	12,963	10,524	39,063	18,302	14,460	12,607	14.70
90	Lyons Federal Trust & Savings Bank, Countryside, Ill.	104,341	34,439	202.97	5.65	1.99	74,823	14,849	0	0	6,785	3,264	107.87
91	Commercial Federal Savings & Loan Assn., Omaha, Neb.	102,677	73,725	39.27	3.08	2.63	11,943	11,284	31,934	8,088	12,094	8,688	39.20
92	American Charter Federal Savings & Loan Assn., Lincoln, Neb.	101,833	95,468	6.67	6.32	6.54	6,058	2,116	3,907	2,717	12,497	8,318	50.24
93	First Federal Bank of Connecticut, FSB, New Haven	101,293	68,358	48.18	7.25	6.08	3,938	5,734	0	17,604	8,763	6,831	28.28
94	Hollywood Federal Savings & Loan Assn., Fla.	100,597	79,642	26.31	6.93	5.52	8,622	7,392	607	0	14,504	10,769	34.68
95	Albany Savings Bank, FSB, N.Y.	99,827	82,307	21.29	5.62	4.75	3,976	4,025	10,740	1,720	10,390	9,535	8.97
96	American Savings & Loan Assn., Stockton, Calif.	97,631	104,288	-6.38	0.29	0.38	1,111	2,068	8,016	4,732	10,452	10,441	0.11
97	Honolulu Federal Savings & Loan Assn.	95,916	93,429	2.66	5.69	5.66	457	563	3,391	2,987	11,544	10,597	8.94
98	Midwest Federal Savings Bank, Minot, N.D.	95,914	57,020	68.21	9.74	6.51	26,328	9,902	621	565	8,310	6,679	27.41
99	Central Federal Savings, FSB, Long Beach, N.Y.	93,765	104,279	-10.08	10.43	11.93	10,575	25,334	501	0	12,100	13,176	-8.17
100	Continental Federal Savings & Loan Assn., Oklahoma City	93,752	128,288	-26.92	12.86	15.93	8,597	10,307	355	751	13,582	13,727	-1.06

Consumer loans are the sum of seven types of loans to consumers: (1) loans on deposits, (2) home improvement loans, (3) education loans, (4) auto loans, (5) other closed-end consumer loans, (6) credit card and other open-end credit extended to consumers, and (7) retail mobile home loans. **Auto loans** include all closed-end auto loans made to consumers and loans to individuals for pickup or panel trucks primarily used for personal use. **Credit card loans** include credit extended in connection with credit cards plus overdrafts on NOW accounts plus any other open-ended credit extended to consumers. **Gross interest income on consumer lending** is the gross interest earned on consumer loans for the year, calculated by summing the interest earned in the four calendar quarters. Data are provided to American Banker by **AOP Data Services Division, New York**, from their data base of the Federal Home Loan Bank Board's Quarterly Financial Report for FSLIC-insured institutions.

Top 100 Mortgage Companies

Based on Volume of Permanent Mortgages Serviced on June 30, 1987

Compiled by American Banker Copyright 1987

		Volume of Mortgages Serviced				Mortgages Serviced (No.)	No. of Investors 6/30/87	
		Total 6/30/87	Total 6/30/86	Rank 6/30/86	Gain in Rank	6/30/87	Excluding GNMA Pools	GNMA Pools
1	GMAC Mortgage Co., Elkins Park, Pa.	23,886,013,000	21,761,283,000	1		372,592	1,146	2,794
2	Lomas & Nettleton Financial Corp., Dallas	21,503,262,211	21,299,782,000	2		653,152	0	0
3	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	15,461,142,222	14,792,230,000	4	-1	369,703	489	4,057
4	Metmor Financial, Inc., Los Angeles	13,835,000,000	11,655,158,000	5	-1	253,639	453	2,976
5	Commonwealth Mortgage Corp. of America, Houston	12,769,376,000	11,413,223,848	6	-1	238,961	658	3,656
6	BancBoston Mortgage Corp., Jacksonville, Fla. (a)	12,336,000,000				281,000	0	0
7	Fleet Mortgage Corp., Milwaukee, Wis.	11,829,701,370	8,711,710,904	10	-3	300,370	700	2,823
8	Weyerhaeuser Mortgage Co., Los Angeles	11,534,696,708	10,754,822,000	7		192,040	517	2,793
9	Goldome Realty Credit Corp., Buffalo, N.Y. (b)	10,869,526,000	8,013,857,400	11	-2	181,418	359	1,377
10	First Union Mortgage Corp., Charlotte, N.C.	10,474,000,000	8,889,720,040	9		193,777	375	1,548
11	First Interstate Mortgage Co., Pasadena, Calif.	10,130,000,000	9,117,196,530	8		95,862	575	777
12	Sears Mortgage Corp., Lincolnshire, Ill.	10,003,947,992	6,820,070,885	13	-1	159,500	343	936
13	Fleet Real Estate Funding Corp., Columbia, S.C. (c)	9,252,032,742	4,769,757,225	29	-16	195,877	892	2,358
14	Chemical Mortgage Corp., Columbus, Ohio	8,178,000,000	6,779,000,000	14		98,907	180	1,017
15	Kissell Co., Springfield, Ohio	7,260,659,868	6,612,935,000	17	-2	209,799	550	1,301
16	Sovran Mortgage Corp., Richmond	7,255,399,530	6,890,000,000	12		161,465	285	1,605
17	Imco Realty Services Inc., Santa Rosa, Calif.	7,171,714,793	6,135,721,000	19	-2	124,946	406	668
18	Shearson Lehman Mortgage Corp., Irvine, Calif.	7,129,466,000	5,234,424,857	24	-6	112,527	460	1,545
19	Knutson Mortgage Corp., Bloomington, Minn.	6,993,837,905	4,412,602,032	31	-12	108,122	190	884
20	Anchor Mortgage Services, Inc., Wayne, N.J.	6,499,712,124	6,708,000,000	15		133,673	193	650
21	BancPlus Mortgage Corp., San Antonio, Tex.	6,230,526,514	6,080,744,692	20		136,280	230	2,487
22	Bright Mortgage Co., Dallas	6,200,000,000	6,200,000,000	18		140,000	450	850
23	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	6,100,000,000	5,100,134,450	26	-3	146,500	190	1,557
24	Empire of America Realty Credit Corp., Buffalo, N.Y.	6,000,000,000	5,517,000,000	22		121,000	250	313
25	Alliance Mortgage Co., Jacksonville, Fla.	5,852,085,609	6,648,540,600	16		112,266	196	2,019
26	New York Guardian Mortgagee Corp., Hempstead, N.Y.	5,642,941,759	4,852,849,651	28	-2	127,383	46	4,394
27	Countrywide Funding Corp., Inc., Pasadena, Calif.	5,471,650,867	2,669,270,848	51	-24	75,705	N.A.	N.A.
28	Mellon Financial Services Corp. #9, Cleveland	4,979,100,000	3,991,286,000	35	-7	90,877	180	1,691
29	Talman Home Mortgage Corp., Chicago	4,877,834,118	5,599,172,851	21		130,112	244	517
30	Lincoln Service Corp., Owensboro, Ky.	4,657,103,000	3,943,508,580	36	-6	70,600	122	829
31	Foster Mortgage Corp., Fort Worth, Tex.	4,653,000,000	2,609,163,000	53	-22	60,881	274	285
32	Bowest Corp., La Jolla, Calif.	4,613,688,026	4,997,306,521	27		85,470	296	550
33	Southeast Mortgage Co., Miami	4,575,700,000	3,846,100,000	40	-7	59,551	311	647
34	MetFirst Financial Co., Overland Park, Kan.	4,542,000,000	3,586,000,000r	42r	-8	109,783	16	14
35	Colwell Financial Corp., Los Angeles	4,512,522,287	5,123,071,917	25		125,783	56	774
36	Chase Home Mortgage Corp., Montvale, N.J. (d)	4,365,415,479	3,129,782,000	46	-10	90,234	112	330
37	Mortgage & Trust, Inc., Houston	4,224,345,084	3,921,170,162	37		92,994	355	1,610
38	Seafirst Mortgage Corp., Seattle	4,134,130,000	3,833,000,000	41	-3	65,307	364	474
39	Reilly Mortgage Group, Inc., Washington, D.C.	4,097,337,299	4,155,767,573	33		1,232	69	3
40	Troy & Nichols Mortgage Co., Monroe, La.	3,949,608,000	3,910,726,700	38		113,930	362	1,431
41	Paine Webber Mortgage Finance, Inc., Columbia, Md.	3,942,000,000	3,269,730,392	42	-1	33,700	70	710
42	Barnett Mortgage Company, Jacksonville, Fla.	3,874,552,128	2,496,558,950	55	-13	70,693	150	386
43	Pacific First Mortgage Corp., Walnut Creek, Calif.	3,518,197,570	4,308,397,398	32		84,406	323	153
44	Rainier Mortgage Co., Seattle (b)	3,493,972,063	4,470,664,055	30		56,325	135	1,108
45	CFS Mortgage Corp., Omaha, Neb.	3,400,000,000	1,581,840,050	97	-52	63,000	250	560
46	Dorman & Wilson, Inc., White Plains, N.Y.	3,385,326,000	2,482,885,000	56	-10	1,448	18	0
47	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,369,389,165	2,193,093,887	65	-18	103,124	270	1,332
48	Associates National Mortgage Corp., Irving, Tex.	3,347,946,000				48,243	21	987
49	Meritor Mortgage Corp.-West, Orange, Calif.	3,326,000,000	3,132,992,000	45		51,228	136	484
50	American General Mortgage Corp., Houston	3,324,545,000	2,029,017,587	73	-23	25,138	51	5
51	Coldwell Banker Real Estate Finance Services, El Segundo, Calif.	3,306,416,987	3,186,815,973	43		4,911	15	0
52	Glenfed Mortgage Corp., Irvine, Calif. (e)	3,261,000,000	590,574,629	192	-140	77,225	251	672
53	Lumbermen's Investment Corp., Austin, Tex.	3,172,022,848	3,085,912,701	47		65,641	206	846
54	Travelers Mortgage Services, Inc., Cherry Hill, N.J.	3,167,000,000	1,721,820,685	88	-34	35,615	45	0
55	NBD Mortgage Co., Troy, Mich.	3,054,330,181	1,919,100,629	80	-25	86,372	182	347
56	Meritor Mortgage Corp.-East, Philadelphia	3,011,539,633	2,850,935,006	50		81,060	369	512
57	ICM Mortgage Corp., Englewood, Colo.	2,853,769,000	2,857,212,000	49		40,348	22	1,278
58	Old Stone Mortgage Corp., Seattle	2,804,439,000	2,249,646,000	62	-4	63,698	165	570
59	North American Mortgage Co., Houston	2,747,308,791	2,377,953,304	58		35,989	268	477
60	Banc One Mortgage Corp., Indianapolis (f)	2,682,269,019				65,172	181	235
61	SunTrust Mortgage, Inc., Atlanta	2,662,942,170	1,228,214,000	112	-51	55,325	215	246
62	Cenlar Capital Corp., Pennington, N.J.	2,619,924,462	1,729,468,379	87	-25	51,641	150	710
63	U.S. Bancorp Mortgage Co., Portland, Ore.	2,562,399,440	2,080,737,720	70	-7	42,999	154	355
64	Murray Mortgage Co., Dallas	2,525,000,000	1,949,503,359	76	-12	44,000	180	650
65	ARCS Mortgage, Inc., Canoga Park, Calif.	2,519,127,892	2,261,485,160	60		42,705	80	493
66	Mellon Financial Services Corp. #7, Metairie, La.	2,499,792,285	1,996,346,020	74	-8	47,068	63	854
67	Shawmut Mortgage Corp., Dayton, Ohio	2,457,687,296	1,914,283,198	81	-14	56,333	88	560
68	United Mortgage Corp., Minneapolis	2,455,039,684	1,208,270,012	116	-48	43,734	59	382
69	National Mortgage Co., Memphis, Tenn.	2,427,752,000	2,056,841,861	71	-2	81,053	99	575
70	Independence One Mortgage Corp., Southfield, Mich.	2,400,000,000	1,922,482,493	78	-8	55,009	180	301
71	Dovenmuehle Mortgage Inc., Schaumburg, Ill. (g)	2,394,739,000	2,336,022,891	59		66,804	320	8
72	Margaretten & Company, Inc., Perth Amboy, N.J.	2,340,000,000	2,143,000,000	67		40,059	70	608
73	Guild Mortgage Co., San Diego, Calif.	2,300,957,659	1,709,866,649	89	-16	34,403	80	569
74	Citizens & Southern Commercial Corp., Tucker, Ga.	2,276,162,857	1,655,784,000	92	-18	37,137	208	379
75	York Associates, Inc., Bethesda, Md.	2,275,000,000	1,452,000,000	102	-27	1,316	10	310
76	Ryan Financial Services, Inc., Pittsburgh	2,274,473,000	2,042,718,361	72		39,711	103	769
77	First Wachovia Mortgage Co., Winston-Salem, N.C.	2,263,797,382	2,170,622,307	66		48,612	140	474
78	Mortgage Investment Co. of El Paso, Tex.	2,231,723,321	2,600,000,000	54		58,880	182	1,068
79	FBS Mortgage Corp., St. Paul, Minn.	2,213,650,000	1,811,709,000	84	-5	36,753	187	273
80	Washington Mortgage Corp., Seattle (h)	2,208,502,673	790,267,434	158	-78	19,014	125	216
81	Equitable Mortgage Resource Inc., Clearwater, Fla.	2,183,980,348	2,620,977,057	52		60,867	221	451
82	Barclays American/Mortgage Corp., Charlotte, N.C.	2,102,690,000	766,031,000	162	80	44,701	90	646
83	Crestar Mortgage Corp., Richmond (i)	2,092,402,474	2,224,702,000	63		51,639	294	482
84	Dominion Bankshares Mortgage Corp., Fairfax, Va.	2,027,378,000	1,248,726,540	111	-27	36,889	92	348
85	Western Mortgage Loan Corp., Ogden, Utah	2,022,745,855	1,764,389,821	86	-1	32,443	39	808
86	DRG Funding Corp., Washington, D.C.	2,008,268,152	1,426,411,165	104	-18	494	8	270
87	Sunbelt National Mortgage Corp., Dallas	1,994,276,472	1,210,434,103	114	-27	27,424	103	263
88	Latimer & Buck, Inc., Philadelphia	1,994,078,243	1,111,790,176	127	-39	854	24	0
89	Standard Mortgage Corp., New Orleans, La.	1,947,056,000	1,920,000,000	79		22,640	106	143
90	CenTrust Mortgage Corp., Deerfield Beach, Fla.	1,944,414,000	1,089,501,000	130	40	28,549	135	338
91	Nowlin Mortgage Co., Fort Worth, Tex.	1,866,993,000	1,706,041,000	90		25,983	369	267
92	Meritor Mortgage Corp.-Central, St. Paul, Minn.	1,862,653,423	1,646,537,182	94	-2	40,768	170	513
93	MidFirst Mortgage Co., Oklahoma City	1,809,168,536	2,252,531,959	61		39,185	152	555
94	Firstier Mortgage Co., Omaha, Neb.	1,808,157,000	1,531,909,400	100	-6	29,483	60	437
95	TCF Mortgage Corp., Minneapolis	1,807,214,644				53,897	37	151
96	B.F. Saul Co., Chevy Chase, Md.	1,783,119,113	3,886,787,589	39		316	0	0
97	Norstar Mortgage Corp., Westbury, N.Y.	1,777,244,411	966,000,000	142	45	18,400	30	253
98	L.J. Melody & Co., Houston	1,776,703,693	1,430,544,973	103	-5	154	7	0
99	Colonial Mortgage Co., Montgomery, Ala.	1,754,078,547	1,556,888,857	95		48,593	187	709
100	CrossLand Mortgage Corp., Salt Lake City	1,741,825,828				23,538	85	187

Volume of Mortgages Serviced— the dollar volume of permanent mortgages serviced for investors. Mortgages owned by an institution as well as forward commitments, home improvement loans, and all temporary financing such as construction loans and development loans are excluded. (a)— In the latter half of 1986, Mortgage Corporation of the South, Birmingham, Ala., Stockton, Whatley, Davin & Co., Jacksonville, Fla., and BancBoston Mortgage Corp., Wellesley Hills, Mass. — 3 Bank of Boston Corp. subsidiaries — merged into one entity, called BancBoston Mortgage Companies, Inc. Since year-end 1986, the firm changed title and merged another mortgage subsidiary of its parent — RMT Mortgage Corp., Charlotte, N.C. (b)— Acquired $2.515 billion in residential mortgage servicing from 43d-ranked Rainier Mortgage Co., Seattle, on 10/30/87. (c)— Acquired the $2.9 billion servicing portfolio of Security Pacific mortgage Corp., Denver, 12/86. (d)— Acquired the $1.5 billion servicing portfolio of 107th-ranked Lyons Mortgage Corp., Rolling Meadows, Ill., on 11/2/87. (e)— Acquired the $3.2 billion servicing portfolio of Merrill Lynch Mortgage Corp., Stamford, Conn. (f)— Company formed by the merger of American Fletcher Mortgage Co., Indianapolis, and Banc One Mortgage, Columbus, Ohio, 3/87. (g)— Formerly, Goldom Mortgage, Midwest Corp. (h)— Acquired $1.2 billion in servicing from Savings Bank of Puget Sound, Seattle. (i)— Changed title from United Virginia Mortgage Corp. 9/1/87. r)—Based on data received after publication last year. This is the rank the company would have had if data were available. N.A.—Not Available.

Dear Reader, How Are We Doing?

The *American Banker* hopes you find value in our collection of Top Numbers and that the information we provide will be of use to you in your work. To help us do a better job in preparing future statistical specials, would you please take a minute to offer us some feedback on this one? Please return this questionnaire to William Zimmerman, Editor, *American Banker,* One State Street Plaza, New York, NY 10004, (212) 943-5712. Many thanks.

1. Overall, how informative is the *Top Numbers* collection?

☐ Very informative ☐ Not very informative
☐ Somewhat informative ☐ Not at all informative

2. How useful is this collection to you?

☐ Very useful ☐ Not very useful
☐ Somewhat useful ☐ Not at all useful

3. How will you use the information from this collection at work?

_____

_____

_____

_____

4. What do you LIKE MOST about this collection?

_____

_____

_____

_____

5. What do you LIKE LEAST about this collection?

_____

_____

_____

_____

6. What kind of rankings that are not in the Top Numbers would you like covered in a future collections of this sort? Please list as many as you want.

_____

_____

_____

_____

_____

_____

7. Please list any other changes you suggest to improve this collection.

_____

_____

_____

_____

_____

To help us to better understand responses, please fill in the following information:

Name (optional) _____

Title _____

Company _____

Address _____

_____

City _____ **State** _____ **Zip Code** _____

P.S. Thanks again very much for your help. If you would be willing to discuss your views about the Top Numbers with us, would you list your telephone number so that we might contact you?

Phone number _____

American Banker Calendar of Feature and Statistical Editions

JANUARY

12 Big Deals: Annual Review of Merger & Acquisition Activity
19 Raising Capital
25 Secondary Mortgage Market Review
Top 300 Thrifts in Mortgage Security Holdings
Top 100 Banks in Mortgage Security Holdings
U.S. League of Savings Institutions Secondary Mortgage Market Conference, Jan. 24-27, Anaheim

FEBRUARY

2 Raising Capital Annual Compendium
Top Financial Services Players in the Debt/Equity Markets in 1987
9 Big Deals
16 Asset Liability Review
ABA National Bank Investment & Funds Management Conference, Feb. 16-19, San Diego
22 *ABA National Trust Conference, Feb. 21-24, Washington, D.C.*
23 International Banking Annual
Foreign Banks in the U.S.
American Banker identifies and ranks the foreign banks in the U.S.

MARCH

8 Big Deals
14 Community Banking Review
American Banker identifies the most profitable community banks
Independent Bankers Association National Convention, Mar. 13-17, Honolulu
15 Raising Capital
21 *ABA Fiduciary Security Operations Conference, Mar. 20-23, New York City*
BAI Check Processing Conference, Mar. 22-25, Atlanta
22 American Banker 300
The Top Commercial Banks
28 Top 300 Banks Ranked by Acquired Deposits
ABA National Corporate Banking Conference, Mar. 27-29, Tampa
29 Bank Holding Company Review including the Superregionals

APRIL

11 Electronic Funds Transfer Review
EFTA Expo 88, Apr. 10-13, Washington, D.C.
12 Big Deals
19 Raising Capital

MAY

3 Executive Compensation in Banking
6 Top 100 Thrift Lenders to Business
National Council of Savings Institutions Conference, May 8-11, Toronto
10 Big Deals
13 The 100 Most Profitable Thrifts
U.S. League of Savings Institutions Financial Managers Society Meeting, May 15-17, Boston
16 Mortgage Banking Review
Top 100 Mortgage Servicing Firms
Mortgage Bankers Association National Conference, May 15-17, Washington, D.C.
17 Raising Capital
NEW: American Banker-Lipper Study of the Mutual Fund Activities of the Nation's Largest Commercial Banks
23 Technology Review
24 Technology Review
ABA National Operations and Automation Conference, May 22-25, Atlanta
27 The Top 300 Thrifts

JUNE

14 Bank Performance Annual
Big Deals
21 Top 300 Lenders to Business
Raising Capital
23 NEW: Top 300 Bank Lenders to Consumers including Top Banks in Home Equity Loans
24 NEW: Top Thrifts in Second Mortgage Loans
27 New Bank and Thrift Formations in 1987
28 Top 100 Trust Banks

JULY

12 Big Deals
19 Raising Capital
19 World's Top 500 Banks by Deposits
26 World's Top 500 Banks by Assets including Equity Comparisons of Leading World Banks
29 Top Mortgage Loan Originations in 1987
West Coast Secondary Mortgage Conference of the California League of Savings Institutions, July 26-29, San Francisco

AUGUST

9 Big Deals
16 Raising Capital
30 American Banker 300
Top Commercial Banks Midyear Update

SEPTEMBER

13 Big Deals
21 International Monetary Fund Review
IMF World Bank Meeting, Sept. 27-29, Berlin
26 Transaction Card Annual
Top Banks and Thrifts in Credit Card Financing
ABA National Bank Card Conference, Sept. 25-28, San Francisco
27 Fourth Annual Bank Holding Company Midyear Update

OCTOBER

9 ABA Convention Specials
Weekend edition
ABA Annual Convention, Oct. 8-12, Honolulu
11 Big Deals
18 Raising Capital
19 Top Finance Companies
National Commercial Finance Association, Oct. 19-21, New York
24 Mortgage Banking Review
Top 300 Mortgage Companies and Top 100 Banks in Mortgage Servicing
Mortgage Bankers Association Annual Convention, Oct. 23-26, San Francisco
31 Marketing Review and Fifth Annual Consumer America Survey
Bank Marketing Association Conference, Oct. 30-Nov. 2, San Francisco

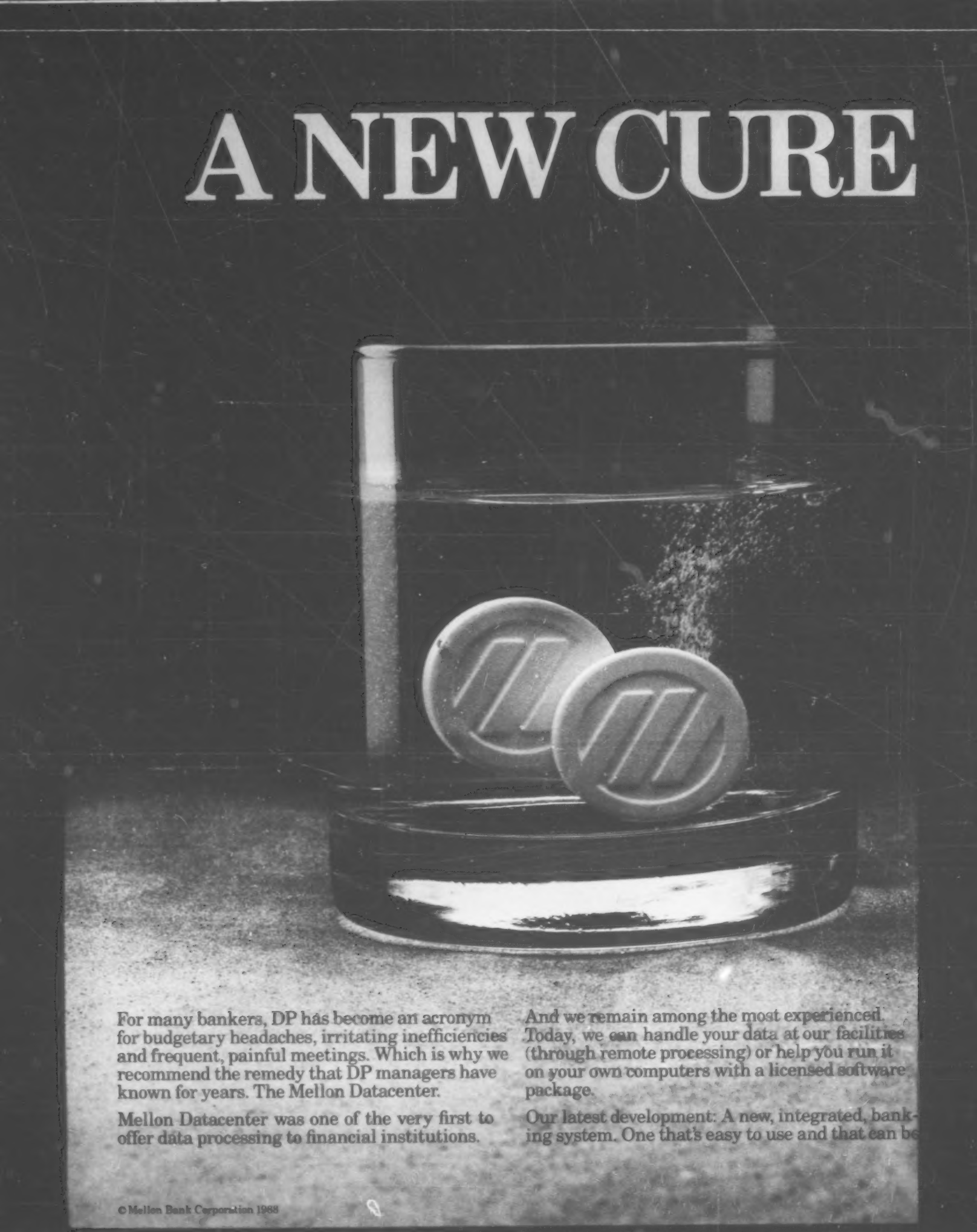
NOVEMBER

8 Big Deals
15 Raising Capital
22 NEW: Securitization of American Banks
29 Correspondent Banking Annual

DECEMBER

Technology Survey
7 Top Thrift Holding Companies
U.S. League of Savings Institutions Capital Stock & Holding Forum, Dec. 7-8, Hilton Head
12 Machine Banking Review
Bank Administration Institute ATM Conference, Dec. 11-14, Nashville
13 Big Deals
NEW: Leasing Activities of the Top Banks in the U.S.
20 Raising Capital

A NEW CURE



For many bankers, DP has become an acronym for budgetary headaches, irritating inefficiencies and frequent, painful meetings. Which is why we recommend the remedy that DP managers have known for years. The Mellon Datacenter.

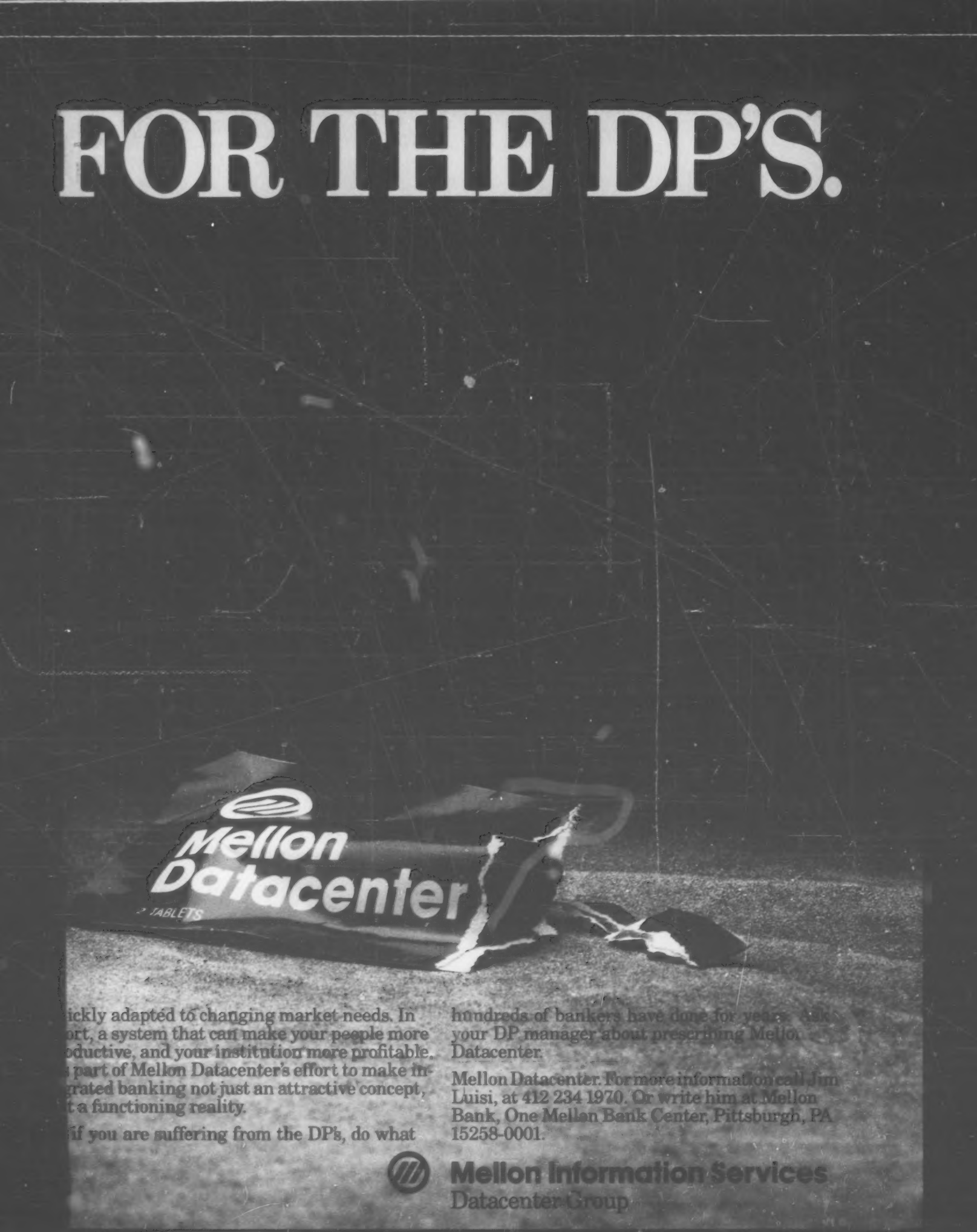
Mellon Datacenter was one of the very first to offer data processing to financial institutions.

And we remain among the most experienced. Today, we can handle your data at our facilities (through remote processing) or help you run it on your own computers with a licensed software package.

Our latest development: A new, integrated, banking system. One that's easy to use and that can be

© Mellon Bank Corporation 1988

FOR THE DP'S.



ickly adapted to changing market needs. In ort, a system that can make your people more oductive, and your institution more profitable. part of Mellon Datacenter's effort to make in- grated banking not just an attractive concept, t a functioning reality.

If you are suffering from the DP's, do what hundreds of bankers have done for years. Ask your DP manager about prescribing Mellon Datacenter.

Mellon Datacenter. For more information call Jim Luisi, at 412 234 1970. Or write him at Mellon Bank, One Mellon Bank Center, Pittsburgh, PA 15258-0001.

Mellon Information Services
Datacenter Group

Diebold gives you retail banking profit ability.

What gives some financial institutions the ability to deliver more services, generate more revenue, reduce operating costs? The answer is simple. They have an edge. The kind of competitive edge only Diebold delivers.

Today, there are better ways to deliver financial services through your branches, drive-ins and off-premise facilities. It's a complex retail banking strategy. Luckily, there is one company that understands your business.

It's more than a hardware issue. Diebold is your single resource for systems and architectural consultation... installation and service support ... comprehensive customer and employee training programs... extensive software packages. All the services and know-how to dramatically impact your bottom line.

No one else in the industry offers such a wide range of capabilities and programs. Talk to Diebold about the competitive edge. You'll profit from the experience.

For a copy of our Retail Banking Systems Guide, write: Diebold, Incorporated, P.O. Box 8230, Dept. 9-79, Canton, Ohio 44711. Or call toll-free 1-800-999-3600.

DIEBOLD

We deliver success.